

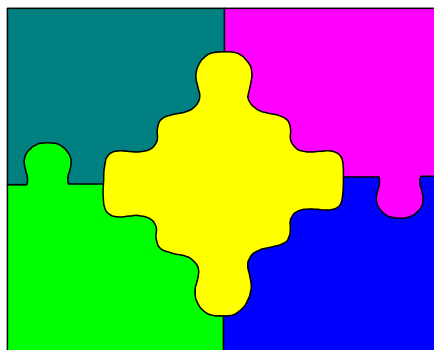
# TRANSITION INFORMATION PACKET "TIP"

*For Teens*

If you are an older adolescent in foster care, this Transition Information Packet, also known as “TIP”, was developed specifically for *you*! You will find that TIP can assist you in organizing your important papers, give you a place to record important facts, and give you information on things you might need to know as you transition from the foster care system to the adult world. It seems like everyone keeps a file on you and now you can keep a file on yourself.

TIP is organized into ten sections; each contains valuable information and gives you a list of suggested items you could store in that section. Specific storage areas are located at the end of each section to help you keep copies of important documents such as your Driver’s License, photo ID, Social Security card, birth certificate, immunization record, insurance, and many other personal records.

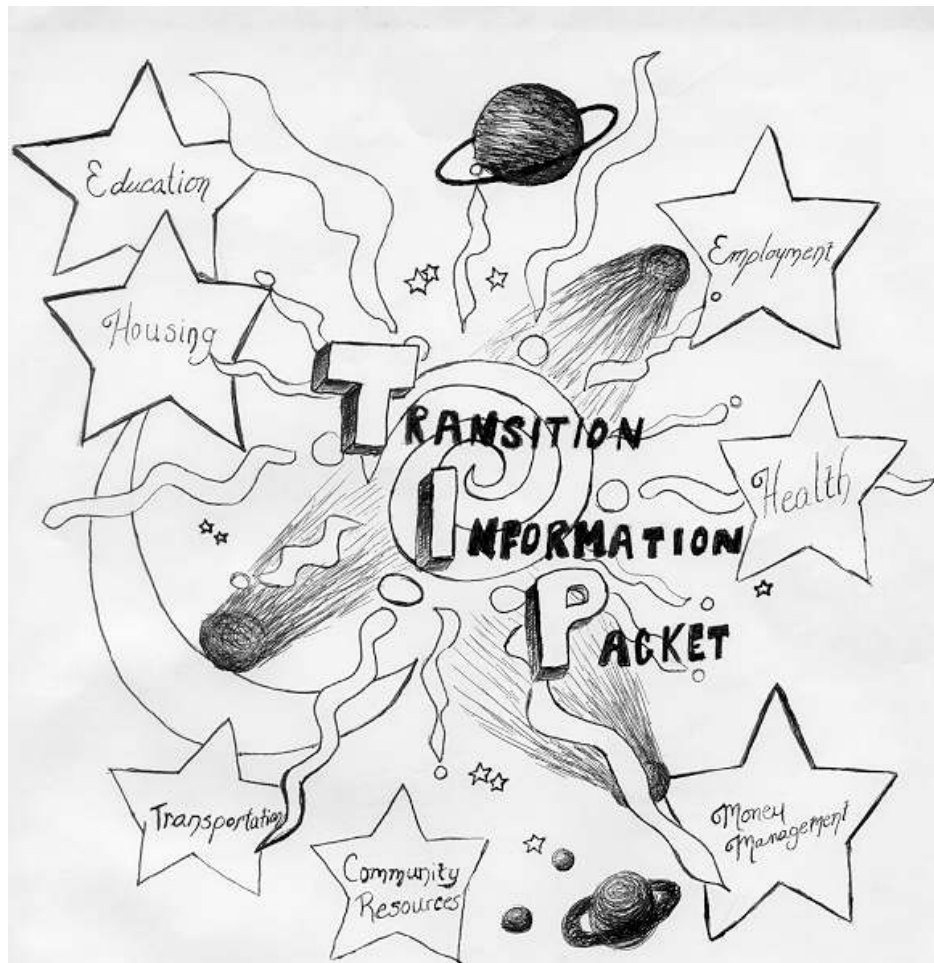
Getting ready for life on your own can be tough. Getting help preparing for independence is a smart idea. A trusted adult or your foster care provider can assist you in completing your own personalized TIP. You may copy any materials in TIP, especially the blank worksheets. TIP will assist you with organization, as well as give you “the edge” by providing you helpful “tips” as you transition to the responsibilities of adult life.



*TIP was compiled and developed by:  
Iowa Department of Human Services Transition Planning Specialists  
Fourth Edition June, 2007*

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# SECTION 1

# DOCUMENTS



This section includes information and space for personal documents that are important to keep.

Personal Information  
Important Names, Addresses & Phone numbers  
Birth Certificate  
Social Security Card  
Selective Service System Registration  
Voter Registration  
Driver's Permit or License and Photo ID  
Other Important Documents:  
    Court Orders  
    Case Permanency Plans/Transition Plan  
    Birth Certificate  
    Medical Card  
    Tribal Certificate  
    Voter Registration Card  
    Marriage License  
    Copy of ATM Cards  
    Copy of Credit Cards  
    Passport or VISA  
    Library Card  
Application for Vital Record/Birth Certificate  
Application for Social Security Card

**Personal Information**\_\_\_\_\_  
First Name\_\_\_\_\_  
Middle Name\_\_\_\_\_  
Last Name\_\_\_\_\_  
Date of Birth\_\_\_\_\_  
Place of Birth\_\_\_\_\_  
Social Security Number\_\_\_\_\_  
Eye color\_\_\_\_\_  
Hair color\_\_\_\_\_  
Ethnicity/Culture

I would describe myself as:

☐ friendly☐ outgoing☐ smart☐ musical☐ talented☐ funny☐ quiet☐ athletic☐ good looking☐ \_\_\_\_\_☐ shy☐ loud☐ artistic☐ stylish/trendy☐ \_\_\_\_\_\_\_\_\_\_  
Favorite food\_\_\_\_\_  
Least favorite food\_\_\_\_\_  
Favorite color\_\_\_\_\_  
Favorite subject in school\_\_\_\_\_  
Least favorite subject\_\_\_\_\_  
Favorite game or sport\_\_\_\_\_  
Favorite movie\_\_\_\_\_  
Favorite type of music\_\_\_\_\_  
Favorite band/group\_\_\_\_\_  
Favorite book\_\_\_\_\_  
Favorite type of auto\_\_\_\_\_  
Hobby or collections

When I have a problem, I try to handle it by:

☐ writing in a journal☐ thinking by myself☐ getting angry & being mean☐ talking to friends☐ talking to a caring adult☐ talking to a counselor/therapist☐ exercising☐ \_\_\_\_\_☐ \_\_\_\_\_\_\_\_\_\_  
Current Address\_\_\_\_\_  
City\_\_\_\_\_  
State\_\_\_\_\_  
Zip Code\_\_\_\_\_  
Date moved in\_\_\_\_\_  
Phone number\_\_\_\_\_  
Cellular Phone number

**Previous Addresses**

Address/City/State/Zip	Contact Person & Phone	Date moved in	Date moved out



**\*Remember to fill out change of address forms at the Post Office when you move!**

**Important People in My Life**

<b>Name</b>	<b>Address/City/State/Zip</b>	<b>Phone</b>
Parent-		
Parent-		
Relative-		
Relative-		
Relative-		
Foster Parents-		
Former Foster Parents-		
Former Foster Parents-		
Friend-		
Friend-		
Co-worker-		
Social Worker-		
JCO-Juvenile Court Officer-		
School-		
Teacher-		

**Important People in My Life**

<b>Name</b>	<b>Address/City/State/Zip</b>	<b>Phone</b>
Coach-		
Provider-		
Past Provider-		
Foster Care Worker-		
Therapist/Counselor-		
CASA-Court Appointed Special Advocate-		
Attorney/Lawyer/GAL-Guardian Ad Litem-		
Doctor-		
Dentist-		
Eye Doctor-		
Police		
Fire		
Ambulance		
Poison Control Center		
Other		

It is a good idea to keep photocopies of all important papers and cards. If your wallet or purse is stolen you'll want to have a copy of both sides of all credit/ATM cards with the phone numbers to report them stolen immediately. This section allows you to organize important papers.

### Birth Certificate



An Application for a Certified Copy of an Iowa Vital Record (Birth Certificate) is at the end of this section. If you were born in Iowa, you can request your birth certificate from the Iowa Department of Public Health, Bureau of Vital Records in Des Moines. The application is at [http://www.idph.state.ia.us/apl/vital\\_records\\_info.asp](http://www.idph.state.ia.us/apl/vital_records_info.asp). There is a \$15 fee for the birth certificate and an adult relative must be the applicant on your behalf if you are not 18 years old. Your DHS social worker can assist you in obtaining your certified birth certificate.

If you were born in another state, there is a list included at the end of this section for you to look up where you can get your certified birth certificate. You can also go to [www.vitalchek.com](http://www.vitalchek.com) to locate information on obtaining your birth certificate from other states.

If you were born in another country, try these web sites for information about obtaining a birth certificate from abroad. <http://www.state.gov/> <http://www.vitalchek.com/content/bornabroad.aspx>  
<http://www.iowaworkforce.org/centers/newiowan/>

### Social Security Card

An Application for a Social Security Card is found at the end of this section. You need to complete the application in blue or black ink. Mail the form and your evidence documents to the nearest Social Security office. If you need a duplicate card, you must show proof of identity. They will return all of your original documents. If you do not want to send original documents, take them to the nearest Social Security Administration office in person. The address is listed under Social Security Administration in the U.S. Government section of your telephone directory or call 1-800-772-1213. For more information, check out their on-line address <http://www.ssa.gov/online/ss-5.html>.

\*A stolen social security number can be used to apply for a credit card. Keep your number safe by:

- Not carrying your social security card in your billfold or purse. Keep it in a safe place at home.
- If an employer requests your social security number be used for identification at work, ask that the numbers be moved or re-arranged. Digits can be replaced with zeros.
- Never give your social security number to anyone unless absolutely necessary & they have authority to request it.
- Do not put your social security number on your checks.
- Not entering contests that require your social security number.
- Not using your social security number for your driver's license number.
- Filing a request for a "personalized earnings and benefits estimate" from Social Security records about every three years to check for any unusual entries.



**Selective Service System (males only)**

All male U. S. citizens and male immigrant aliens residing in the U. S. and its territories must register within 30 days of their 18<sup>th</sup> birthday. You can register anytime after your 17<sup>th</sup> birthday and your information will drop into the system on your 18<sup>th</sup> birthday. Registration is the process by which the U.S. government collects names and addresses of men age 18 through 25 to use in case a national emergency requires rapid expansion of the Armed Forces. Not registering is a felony and you could also serve jail time. Within 90 days after registering, you should receive a Registration Acknowledgment from the Selective Service System in the mail. You must keep the Selective Service informed of your current address. It is good to register with an address of a relative or friend that does not move around much. For more information on the Selective Service System, contact your local Post Office or go to <http://www.sss.gov/>.

**Voter Registration**

When you reach eighteen, you can and should vote. Since the laws that will be passed will affect you, you have both a right and a responsibility to vote. Registration cards are available in your phone book or at your county auditor's office. You can also register to vote at the Iowa DOT office if you are 18 or older.

**Driver's License**

Information on Iowa's Graduated Driver Licensing system and how to get driver's license, non-driver ID, duplicate, renewal or permit is at the end of this section. Proof of age and identity are required for these documents. If you are under 18 years old and not married, you must furnish a primary form of ID, a secondary form of ID, a parent's consent form, and proof of Social Security number. The Social Security card may be used for the secondary ID and proof of a Social Security number. The consent form proves permission from your parent/guardian allowing you to take the test for your permit or license. Form 430030 needs to be signed to get an ID card. Form 430018 needs to be signed to get a driver's permit. These forms must be filled out by a parent, guardian, or by authorized person if a court order is in effect. Their Web site is: <http://www.dot.state.ia.us/mvd/index.htm>.

**Work Permit**

If you have to get a Work Identification card, you should keep a copy of it in this section. Details on getting a Work Permit are in the Employment Section.

**Title 19 - Medical Card – Health Insurance**

While you have been in foster care, your Title 19 card has been mailed each month to your current address. When you leave foster care you can continue to receive Title 19 medical assistance if you fill out the Renewal Application each year AND make sure DHS always has your current mailing address. Most youth who exit care at age 18 are eligible for MIYA (Medicaid for Independent Young Adults) until they turn 21. You should write down your Medicaid Title 19 number here for reference.

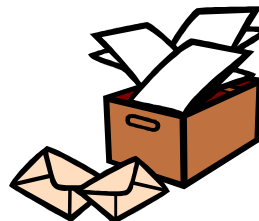
Medicaid number: \_\_\_\_\_

**Food Assistance Program**

Call 1-877-937-3663 to do an over-the-phone application for food assistance. If you qualify, you will receive an EBT card that is like a debit card to buy groceries. This is very easy to do.

**Tribal Membership**

Being an enrolled member of a Native American Indian Tribe may be of benefit to you. If you have Native American relatives, you may be eligible for membership in a federally recognized tribe. You will need to contact the particular tribe and request enrollment information. A tribal directory containing contact information can be found at [www.indians.org](http://www.indians.org) or, in Iowa, you can contact the ICWA Consultant at Meskwaki Family Services at 1-877-484-4448.

**Important Documents**

In this section there is a folder and plastic document holder where you can store a copy of your:

- |   |   |
|---|---|
| <input type="checkbox"/> Court Orders                               | <input type="checkbox"/> Credit Card                        |
| <input type="checkbox"/> Case Permanency Plans                      | <input type="checkbox"/> Marriage License                   |
| <input type="checkbox"/> Birth Certificate                          | <input type="checkbox"/> Social Security Card               |
| <input type="checkbox"/> ATM Cards                                  | <input type="checkbox"/> Driver's Permit or License         |
| <input type="checkbox"/> Medical (T19) Card                         | <input type="checkbox"/> Work Permit                        |
| <input type="checkbox"/> Food Assistance Card                       | <input type="checkbox"/> Library Card                       |
| <input type="checkbox"/> Green Card                                 | <input type="checkbox"/> Tribal Membership Certificate      |
| <input type="checkbox"/> Selective Service System Registration Card | <input type="checkbox"/> VISA (permission to visit country) |
| <input type="checkbox"/> Passport                                   | <input type="checkbox"/> Foster Care Review Board Report    |
| <input type="checkbox"/> _____                                      | <input type="checkbox"/> _____                              |

A business card holder is included in this section where you can have easy access to information of your social worker or JCO, doctor, dentist, attorney or any other professional people you may want to contact.

# SECTION 1

# Documents

## Out of State Contacts for Birth Certificates

Go to [www.vitalcheck.com](http://www.vitalcheck.com) or call 800-255-2414 for out of state birth certificates.

STATE	PHONE	FAX
ALABAMA	334-206-5418	334-262-9563
ALASKA	907-465-3392	907-465-3618
AMERICAN SAMOA	684-633-1406/4606/2262	N/A
ARIZONA	602-364-1300	602-249-3040
ARKANSAS	866-209-9482	866-233-5182
CALIFORNIA	800-858-5553	N/A
COLORADO	303-692-2224	800-423-1108
CONNECTICUT	See below	See below
CITY OF HARTFORD	860-543-8538	860-548-1499
CITY OF GREENWICH	203-622-7869	203-622-2249
DELAWARE	302-856-5495	302-855-9322
FLORIDA	877-550-7330	877-550-7428
GEORGIA	877-572-6343	404-524-4278
GUAM	671-734-4589	N/A
HAWAII	808-586-4539	N/A
IDAHO	877-315-4942	866-559-9629
ILLINOIS	217-782-6553	217-523-2648
INDIANA	866-601-0891	866-559-9631
KANSAS	785-296-3253	785-357-4332
KENTUCKY	877-817-7362	877-435-5584
LOUISIANA	877-605-8562	866-761-1855
MAINE	877-523-2659	877-353-8300
MARYLAND	410-764-3038	410-358-7381
MASSACHUSETTS	617-740-2606	617-740-2713
MICHIGAN	517-335-8666	517-321-5884
MINNESOTA	612-676-5120	612-331-5776
MISSISSIPPI	877-295-4229	877-888-1549
MISSOURI	877-817-7363	866-550-1851
MONTANA	406-444-4228	406-444-1803
NEBRASKA	402-471-6440	N/A
NEVADA	877-456-5410	866-233-1054
NEW HAMPSHIRE	603-271-4650	877-284-1162
NEW JERSEY	877-622-7549	877-553-2194
NEW MEXICO	877-284-0963	877-284-1066
NEW YORK	877-854-4481	877-854-4607
NEW YORK CITY	212-788-4520	212-962-6105
NORTH CAROLINA	800-669-8310	877-728-8937
NORTH DAKOTA	877-274-1506	877-272-1627
NORTHERN MARIANA ISLANDS	670-236-9830	670-236-9831
OHIO	877-828-3101	877-553-2439
OKLAHOMA	877-817-7364	866-550-1852
OREGON	503-731-4108	503-234-8417
PENNSYLVANIA	724-656-3100	724-652-8951
RHODE ISLAND	401-222-2812	N/A
SOUTH CAROLINA	803-898-3631	877-284-1084
SOUTH DAKOTA	605-773-4961	N/A
TENNESSEE	615-741-0778	615-726-2559
TEXAS	888-963-7111	N/A
UTAH	866-632-2602	866-760-1898
VERMONT	802-828-3286	802-828-3710
VIRGIN ISLANDS	340-774-9000 ext 4685/4686	N/A
VIRGINIA	877-572-6333	800-244-2515
WASHINGTON	360-236-4313	360-352-2586
WASHINGTON DC	877-572-6332	202-783-0136
WEST VIRGINIA	877-448-3953	866-870-8723
WISCONSIN	608-266-1372	608-255-2035
WYOMING	307-777-7591	307-635-4103
US CITIZENS BORN ABROAD	866-870-8727	N/A
BORN IN CANADA	250-952-2557	250-952-2182
PUERTO RICO	800-858-5553	



### **Iowa's Graduated Driver Licensing System**

- Instruction Permit age 14
- Driver's Education Class
- Intermediate License age 16
- Full License age 18
- Remedial Driver Improvement

#### **INSTRUCTION PERMIT ELIGIBILITY REQUIREMENTS**

Available at age 14.

Written approval of parent or guardian.

Satisfactory performance in vision screening and knowledge tests.

##### **CONDITIONS**

Must be held for a minimum of six months.

All driving must be supervised. May drive only with parent/guardian, family member over 21, driver education teacher, driver over 25 with written permission of parent/guardian.

Number of passengers limited to number of safety belts available in vehicle.

Must log 20 hours of supervised driving; minimum of two hours must be between sunset and sunrise.

Must drive accident-free and conviction-free for six consecutive months to be eligible for intermediate license.

Must complete approved driver education course:

30 hours of classroom instruction which must include four hours substance abuse education, minimum of 20 minutes on railroad crossing safety, and information on organ donation.

Six hours laboratory, three hours of which must be behind the wheel; may use simulators for the remaining time.

No parental waiver of any behind-the-wheel drive time.

Instruction permit will have a distinct color bar and the words "under eighteen" printed on it.

#### **DRIVERS EDUCATION CLASS**

IAC-Iowa Administration Code 281-18.3 specifically designates youth in foster care as falling under the eligibility class of those students granted waiver of all student fees covered by chapter 281. Drivers education is one of 7 school fees that is specifically authorized by statute - IAC 281-18.3 goes on to waive student fees for foster youth through your high school.

#### **INTERMEDIATE LICENSE ELIGIBILITY REQUIREMENTS**

Available at age 16.

Must meet all conditions of instruction permit.

Written approval of parent/guardian.

##### **CONDITIONS**

Must be held for a minimum of 12 months.

May drive: without supervision from 5 a.m. to 12:30 a.m., between 12:30 a.m. and 5 a.m. only with a parent/guardian, family member over 21, or designated adult over 25.

With a waiver, may drive between 12:30 a.m. and 5 a.m. to and from work or school-related extracurricular activities.

Must log 10 hours of supervised driving; minimum of two hours must be between sunset and sunrise. The supervision must be by a parent/guardian, family member over 21, or designated adult over 25.

Number of passengers limited to number of safety belts available in vehicle.

Must drive accident-free and conviction-free for 12 consecutive months to be eligible for full license.

Intermediate license will have a distinct color bar and the words "intermediate license" printed on it.

## Iowa's Graduated Driver Licensing System

### FULL LICENSE ELIGIBILITY REQUIREMENTS

Available at age 17 if meet all requirements.

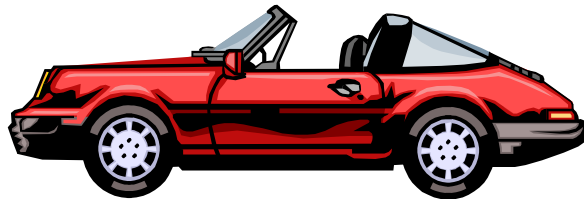
Must meet all conditions of intermediate license.

Written approval of parent/guardian.

#### CONDITIONS

Full driving privileges with no restrictions.

For drivers under age 18 or age 21, the license shall have the words "under eighteen" or "under twenty-one," respectively, printed on it.



### REMEDIAL DRIVER IMPROVEMENT

Applies to drivers either holding an instruction permit or an intermediate license.

Driver will be referred to the remedial driver improvement process if convicted of one moving violation, or if involved in an accident to which the driver contributed.

Both the driver and a parent/guardian must participate in an interview with a Department of Transportation (DOT) official.

DOT official may impose additional driving restrictions.

After completing the remedial driver improvement session, the license holder must begin a six-month or 12-month accident-free and conviction-free driving period again to qualify for the next licensing level.

For questions about the Graduated Driver Licensing System, call the Department of Transportation at 515-244-9124 or 800-532-1121. For questions about the Driver Education course, call the Department of Education at 515-281-4726.

If you have any questions or need additional information, please contact: Office of Driver Services, Park Fair Mall, 100 Euclid Avenue, P.O. Box 9204, Des Moines, IA 50306-9204. Telephone: 515-244-9124 or 515-244-8725 or 1-800-532-1121 or e-mail: [ods@max.state.ia.us](mailto:ods@max.state.ia.us).

## **To Request a Search for an Iowa Birth, Death or Marriage Record for the Purpose of Obtaining a Certified Copy**

**In Iowa**, official registration of births, deaths, and marriages began July 1, 1880. Original records that were registered are on file with the Iowa Department of Public Health, Bureau of Health Statistics. Statewide record searches are available from the state registrar. Local vital records registrars are located in county recorders' offices, where records of births and deaths that have occurred in that county are maintained. Marriage records are maintained in the county where the license to marry was obtained. *County registrars are not authorized by law to have records of single-parent births prior to July 1, 1995; adoptions; delayed registrations; legal changes of name; fetal deaths (stillborns); any record ordered sealed by a court of law; or birth, death, and marriages between the years 1921 to 1941.* Per Iowa law, information about a specific record is not available over the telephone or by prepared lists. Iowa law provides for public viewing in the county where the record is maintained, or certified copies issued to entitled persons.

**Applications to search for a vital record event for the purpose of obtaining a certified copy** must be in writing, completely identify the record, and establish entitlement to the record being requested. Entitled persons include the person named on the record or that person's spouse, children, legal parents, grandparents, grandchildren, siblings, or legal representative or guardian. Legal guardians and representatives must also provide additional proof of guardianship or representation. Applicants must be 18 or older. Requests must include the applicant's current government-issued photo identification, except if by mail, a clear photocopy of the I.D., and the applicant's signature signed in front of a notary public or in the presence of an Iowa Registrar of Vital Records.

**PAYMENT:** A non-refundable \$15 fee is required to search for a record and includes one certified copy if the record is located. Each additional copy of the same record is \$15. Fees are payable in U.S. funds by check or money order to the issuing registrar's office. Checks must be drawn from the applicants' account; money orders must be in the name of the applicant. Fees must be paid at the time of the application (Iowa Constitution, Article VII, Section 1).

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### **STATE CERTIFIED COPIES.**

Certified copies of birth, death, or marriage certificates may be obtained from the state Bureau of Health Statistics by telephone, in-person, or through a postal service. Fees are payable in U.S. funds by check or money order to the Iowa Department of Public Health. In-person requests may also be paid in cash. Genealogy requests take at least 60 days.

**Telephone:** For general information, or to order a certified copy by telephone using a credit card, call 515-281-4944 from 7:00 a.m. to 4:45 p.m., Monday through Friday, except for state-observed holidays. An additional \$5.50 fee is charged for the expedited process of credit card usage. Turnaround time is usually 10 to 14 days, depending on seasonal demands and mail service. *Genealogy requests are not available through the credit card line.*

**In-person:** Applications may be made in-person at the state Bureau of Health Statistics 7:00 a.m. to 5:00 p.m., Monday through Friday, except for state-observed holidays, at the address below, just inside the north lobby entrance and to the right. The Lucas building is just east of the state Capitol and south of Grand Avenue. Applicants must provide current government-issued photo identification and sign their request in the presence of registrar staff. Copies may either be picked up after two working days or mailed to an entitled person. Genealogy requests take at least 60 days.

**Postal service:** Written requests and fees are mailed to the address below. Requests must state the relationship to the person named on the record and the purpose for the copy. Filled requests take 30-45 days, depending on seasonal demands and mail service. Genealogy requests take at least 60 days. *The request must be signed in front of a notary public and include a clear photocopy of the applicant's current government-issued photo identification.*

**Iowa Department of Public Health  
Bureau of Health Statistics  
Lucas State Office Building, 1st Floor  
321 E. 12th Street  
Des Moines, Iowa 50319-0075**

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SEE OTHER SIDE FOR AN APPLICATION FORM.

FORM MAY BE USED FOR EITHER A COUNTY-CERTIFIED OR A STATE-CERTIFIED COPY OF AN IOWA VITAL RECORD

## APPLICATION FOR A SEARCH FOR AN IOWA VITAL RECORD

REQUESTS REQUIRE THE APPLICANT'S CURRENT GOVERNMENT-ISSUED PHOTO IDENTIFICATION AND SIGNATURE SIGNED IN FRONT OF A NOTARY PUBLIC OR IN THE PRESENCE OF AN IOWA REGISTRAR OF VITAL RECORDS.

- This application is for a **SEARCH** for an Iowa birth, death or marriage record. Fees are due upon application.
- If requesting a certified copy of a birth record, complete all items except 2(A).
- If requesting a certified copy of a death record, complete all items except 2(A) and 7.
- If requesting a certified copy of a marriage record, complete all items, including 2(A).
- If requesting by mail, the I.D. must be a clear photocopy and the signature notarized.

1. TYPE OF RECORD REQUESTING (Check one) ☐ BIRTH ☐ DEATH ☐ MARRIAGE

2. PERSON'S NAME AS IT APPEARS ON THE RECORD \_\_\_\_\_  
FIRST MIDDLE, if any SURNAME (Last)

2a. If for Marriage record, SPOUSE'S NAME \_\_\_\_\_  
FIRST MIDDLE, if any SURNAME (Last)

3. DATE OF EVENT (Birth, Death, or Marriage) – BE SPECIFIC – Month/Day/Year \_\_\_\_\_

4. PLACE OF EVENT (City and/or County) \_\_\_\_\_

5. MOTHER'S FULL MAIDEN NAME – FIRST/MIDDLE, if any/MAIDEN SURNAME (Last) \_\_\_\_\_

6. FATHER'S FULL NAME – FIRST/MIDDLE, if any/SURNAME (Last) \_\_\_\_\_

7. (Birth Only) WAS THE MOTHER MARRIED AT THE TIME OF CONCEPTION OR BIRTH? ☐ Yes ☐ No ☐ Unknown

8. LEGAL ACTIONS TO RECORD ☐ None ☐ Adoption ☐ Paternity Establishment ☐ Legal Change of Name on Birth Certificate

8a. IF A LEGAL ACTION OCCURRED, LIST PREVIOUS NAME (on birth certificate) \_\_\_\_\_  
Marriage does NOT change the birth certificate.

9. PURPOSE FOR COPY \_\_\_\_\_ 10. BIRTHDATE of APPLICANT/RECIPIENT \_\_\_\_\_

11. RELATIONSHIP OF PERSON RECEIVING THIS COPY TO PERSON NAMED ON THE RECORD \_\_\_\_\_

12. NAME AND ADDRESS OF PERSON TO RECEIVE THIS COPY: (MUST BE AGE 18 OR OLDER & ENTITLED TO THE RECORD)

12a. Name of Applicant/Recipient \_\_\_\_\_

12b. Street address and P.O. Box (if any) \_\_\_\_\_

12c. City, State and Zip Code \_\_\_\_\_

13. THE SEARCH RESULT IS TO BE (Check one) ☐ Mailed ☐ Picked up (for in-person requests only)

14. THE NON-REFUNDABLE FEE TO SEARCH IS \$15.00 and one certified copy is issued if the record is located.  
Each additional copy of the same record is \$15.00. Indicate the number of copies of this record you need. \_\_\_\_\_

15. THIS SEARCH PAID BY (Check one) ☐ Check ☐ Money Order ☐ Cash (In-person only) 16. AMOUNT ENCLOSED \_\_\_\_\_  
Checks must be drawn from the applicants' account; money orders must be in the name of the applicant. Fee payment must accompany this form.

17. APPLICANT'S NAME (Print clearly) \_\_\_\_\_ 18. DAYTIME PHONE # \_\_\_\_\_  
(Include area code)

I certify that the information provided on this application is accurate and complete to the best of my knowledge and that I have legal entitlement to a certified copy of this record. I have signed below in front of a notary public or an Iowa registrar of vital records.

19. APPLICANT'S SIGNATURE \_\_\_\_\_ 20. DATE \_\_\_\_\_

Signature must be notarized if applying by mail

State of \_\_\_\_\_ County of \_\_\_\_\_ ss (SEAL)

Signed and affirmed in my presence on this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_, My commission expires: \_\_\_\_\_  
Notary Public Signature

Administrative  
Use Only

I.D. \_\_\_\_\_

Initials \_\_\_\_\_

## Applying for a Social Security Card is easy & it is free!

USE THIS APPLICATION TO APPLY FOR:

- An **original** Social Security card
- A **duplicate** Social Security card (same name and number)
- A **corrected** Social Security card (name change and same number)
- A **change of information** on your record other than your name (no card needed)

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**IMPORTANT:** You MUST provide the required evidence or we cannot process the application. Follow the instructions below to provide the information and evidence we need.

**STEP 1** Read pages 1 through 3, which explain how to complete the application and what evidence we need.

**STEP 2** Complete and sign the application using BLUE or BLACK ink. Do not use pencil or other colors of ink. Please print legibly.

**STEP 3** Submit the completed and signed application with all required evidence to any Social Security office.

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### ABOUT YOUR DOCUMENTS FOR SSA

- We need **ORIGINAL** documents or **copies certified by the custodian of the record**. We will return your documents after we have seen them.
- **We cannot accept photocopies or notarized copies of documents.**
- If your documents do not meet this requirement, we cannot process your application.

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### DOCUMENTS SSA NEED

To apply for an **ORIGINAL CARD** (you have NEVER been assigned a Social Security number before), we need at least 2 documents as proof of:

- **Age**
- **Identity**
- **U.S. citizenship or lawful alien status**

To apply for a **DUPLICATE CARD** (same number, same name), we need proof of **identity**.

To apply for a **CORRECTED CARD** (same number, different name), we need proof of **identity**.

We need one or more documents which identify you by the OLD NAME on our records and your NEW NAME. Examples include: a marriage certificate, divorce decree, or a court order that changes your name. Or we can accept two identity documents - one in your old name and one in your new name. (See IDENTITY, for examples of identity documents.)

**IMPORTANT:** If you are applying for a duplicate or corrected card and were **born outside the U.S.**, we also need proof of U.S. citizenship or lawful alien status. (See U.S. CITIZENSHIP or ALIEN STATUS for examples of documents you can submit.)

**AGE:** We prefer to see your birth certificate. However, we can accept another document that shows your age. Some of the other documents we can accept are:

- Hospital record of your birth (created at the time of your birth)
- Religious record showing your age made before you were 3 months old
- Passport
- Adoption record (the adoption record must indicate that the birth data was taken from the original birth certificate)

Call us for advice if you cannot obtain one of these documents.

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**IDENTITY:** We must see a document in the name you want shown on the card. The identity document must be of recent issuance so that we can determine your continued existence.

We prefer to see a document with a photograph. However, we can generally accept a non-photo identity document if it has enough information to identify you (e.g., your name, as well as age, date of birth or parents' names). **WE CANNOT ACCEPT A BIRTH CERTIFICATE, HOSPITAL SOUVENIR BIRTH CERTIFICATE, SOCIAL SECURITY CARD OR CARD STUB, OR SOCIAL SECURITY RECORD** as evidence of identity. Some documents we can accept are:

- Driver's license • Marriage or divorce record • Military record • Employee ID card • Adoption record (only if not • Life insurance policy • Passport being used to establish age) • School ID card • Health insurance card (not a Medicare card)

As evidence of identity for infants and young children, we can accept :

- Doctor, clinic, hospital record
- Daycare center, school record
- Religious record (e.g., baptismal record)

**IMPORTANT:** If you are **applying for a Social Security card on behalf of someone else**, you must provide evidence that establishes your authority to sign the application on behalf of the person to whom the card will be issued. In addition, we must see proof of identity for both you and the person to whom the card will be issued.

**U. S. CITIZENSHIP:** We can accept most documents that show you were born in the U.S. If you are a U.S. citizen born outside the U.S., show us a U.S. consular report of birth, a U.S. passport, a Certificate of Citizenship, or a Certificate of Naturalization.

**ALIEN STATUS:** We need to see an unexpired document issued to you by the Department of Homeland Security (DHS) showing your immigration status, such as Form I-551, I-94, I-688B, or I-766. We **CANNOT** accept a receipt showing you applied for the document. If you are not authorized to work in the U.S., we can issue you a Social Security card if you are lawfully here and need the number for a valid non-work reason. (See **HOW TO COMPLETE THIS APPLICATION**, Item 3.) Your card will be marked to show you cannot work. If you do work, we will notify DHS.

To **CHANGE INFORMATION** on your record other than your name, we need proof of:

- **Identity**, and
- **Another document which supports the change** (for example, a birth certificate to change your date and/or place of birth or parents' names).

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## **HOW TO SUBMIT THIS APPLICATION TO SSA**

**In most cases**, you can mail this application with your evidence documents to any Social Security office. We will return your documents to you. If you do not want to mail your original documents, take them with this application to the nearest Social Security office.

**EXCEPTION: If you are age 12 or older and have never been assigned a number before, you must apply in person.**

**If you have any questions** about this form, or about the documents we need, please contact any Social Security office. A telephone call will help you make sure you have everything you need to apply for a card or change information on your record. You can find your nearest office in your local phone directory or on our website at [www.socialsecurity.gov](http://www.socialsecurity.gov).

**SEND THE COMPLETED FORM TO YOUR LOCAL SOCIAL SECURITY OFFICE. The office is listed under U.S. Government agencies in your telephone directory or you may call Social Security at 1-800-772-1213.**

# SOCIAL SECURITY ADMINISTRATION

## Application for a Social Security Card

<b>1</b>	<b>NAME</b> → TO BE SHOWN ON CARD		First	Full Middle Name	Last
	<b>FULL NAME AT BIRTH</b> IF OTHER THAN ABOVE		First	Full Middle Name	Last
	<b>OTHER NAME USED</b>				
<b>2</b>	<b>MAILING ADDRESS</b> → Do Not Abbreviate		Street Address, Apt. No., PO Box, Rural Route No.		
			City	State	Zip Code
<b>3</b>	<b>CITIZENSHIP</b> → (Check One)	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Legal Alien Allowed To Work <input type="checkbox"/> Legal Alien <b>Not</b> Allowed To Work <input type="checkbox"/> Other (See Instructions On Page 1)			
<b>4</b>	<b>SEX</b> →	<input type="checkbox"/> Male <input type="checkbox"/> Female			
<b>5</b>	<b>RACE/ETHNIC DESCRIPTION</b> (Check One Only – Voluntary)	<input type="checkbox"/> Asian <input type="checkbox"/> Hispanic <input type="checkbox"/> Black <input type="checkbox"/> North American <input type="checkbox"/> White Asian-American or Pacific Islander    (Not Hispanic)    Indian or Alaskan Native    (Not Hispanic)			
<b>6</b>	<b>DATE OF BIRTH</b> Month, Day, Year	<b>7</b>	<b>PLACE OF BIRTH</b> (Do Not Abbreviate)    City    State or Foreign Country    FCI		
<b>8</b>	<b>A. MOTHER'S MAIDEN NAME</b> →	First	Full Middle Name	Last Name At Her Birth	
	<b>B. MOTHER'S SOCIAL SECURITY NUMBER</b> →		<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
<b>9</b>	<b>A. FATHER'S NAME</b> →	First	Full Middle Name	Last	
	<b>B. FATHER'S SOCIAL SECURITY NUMBER</b> →		<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
<b>10</b>	Has the applicant or anyone acting on his/her behalf ever filed for or received a Social Security number card before? <input type="checkbox"/> Yes (If "yes", answer questions 11-13.) <input type="checkbox"/> No (If "no" go to question 14.)				
<b>11</b>	Enter the Social Security number previously Assigned to the person listed in item 1. →		<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
<b>12</b>	Enter the names shown on the most recent Social Security card issued for the person listed in item 1. →	First	Full Middle Name	Last	
<b>13</b>	Enter any different date of birth if used on an Earlier application for a card. →		Month, Day, Year		
<b>14</b>	<b>TODAY'S DATE</b> Month, Day, Year	<b>15</b>	<b>DAYTIME PHONE NUMBER</b> (    )    Area Code    Number		
<b>16</b>	I declare under penalty of perjury that I and it is true and correct to the best of my <b>YOUR SIGNATURE</b> ►		have examined all the information on this form, and on any accompanying statements or forms knowledge.		
			<b>17 YOUR RELATIONSHIP TO THE PERSON ON ITEM 1 IS:</b> <input type="checkbox"/> Self <input type="checkbox"/> Natural Or Adoptive Parent <input type="checkbox"/> Legal Guardian <input type="checkbox"/> Other (Specify) _____		
DO NOT WRITE BELOW THIS LINE (FOR SSA USE ONLY)					
NPN		DOC		NTI	
PBC		EVI		EVA	
EVC		PRA		CAN	
DNR		UNIT		ITV	
EVIDENCE SUBMITTED			SIGNATURE AND TITLE OF EMPLOYEE(S) REVIEWING EVIDENCE AND/OR CONDUCTING INTERVIEW		
			_____ DATE		
			DCL _____ DATE		

# SECTION 2

# EDUCATION



This section contains information related to your education. Contents in this section include the items listed in the box below.

Educational History-List the schools you attended  
Life Beyond High School  
Websites from High School to the Workforce  
Suggested High School Courses for College  
College Planning Center Calendar & Check List  
Taking the ACT  
FAFSA-Free Application for Federal Student Aid  
Financial Aid Information  
Choosing a College/College Decision Checklist  
College Comparison Sheet  
Suggested Items for College Dorm Room  
Tips for Avoiding Financial Problems  
Websites for Financial Aid & Armed Services  
Storage area for the following items:

- Report Cards
- School work that you are especially proud of
- Individual Education Plan (IEP)
- 504 Plan
- High School Transcripts
- GED Certificate

Copies of:

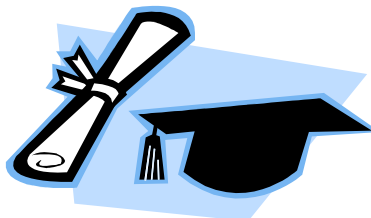
- High School Diploma
- Driver's Ed. Completion Certificate
- School Photo ID
- Applications to colleges
- Free Application for Federal Student Aid (FAFSA)
- Student Aid Report (SAR)
- College correspondence
- Grants & Scholarship information
- Awards or special recognition certificates

## SECTION 2

## Education

### Educational History

Name of School	Address/City/State/Zip	Phone	Dates Attended
Elementary			
Elementary			
Elementary			
Elementary			
Middle School			
Middle School			
Middle School			
Middle School			
High School			
High School			
High School			
High School			
GED Center			



High School Graduation Date or Date Completed GED: \_\_\_\_\_.

**Life Beyond High School**

As you near the end of your high school years, there are so many things to think about and many options from which to choose. Consider these options: college or university, community college, technical/vocational training, apprenticeship program, military, or full-time employment. According to the U.S. Department of Labor, the demand for skilled and educated workers is rising, especially for jobs in technical and computer related fields. Occupations requiring an associate's degree or higher are expected to grow quickly. Jobs needing a bachelor's degree will grow almost twice as fast as the overall average. Those workers who have post-secondary education will get paid more for having a degree.

It is important to ask yourself:

- What's right for me? \_\_\_\_\_
- Where do I see myself after high school? \_\_\_\_\_
- Am I motivated to continue on to college? \_\_\_\_\_
- How will I earn a living? \_\_\_\_\_
- Where do I want to live? \_\_\_\_\_

**From High School to the Workforce**

Consider checking out the following resources:

Iowa Workforce Development Center

[www.iowaworkforce.org](http://www.iowaworkforce.org)

Job Corps 1-800-932-2643

<http://chicagoregion.jobcorps.gov/aboutjc/jccenters/denison.htm>

Choices Planner Tool

<http://www.icansucceed.org/>

**High School Classes for the College Bound**

## Suggested High School Courses to Prepare for College

<b>Subject</b>	<b>Minimum Requirement Years</b>	<b>Types of Classes</b>
English	4	Composition American Literature English Literature World History
Mathematics	3-4	Algebra I (if not completed in 8th grade) Geometry Algebra II Trigonometry Pre-calculus Calculus
History and Geography	2-3	Geography U.S. History U.S. Government World History World Cultures Civics
Laboratory Science	2-3	Biology Earth Science Chemistry Physics
Foreign Language	2-4	French Spanish German Latin Russian Japanese
Visual and Performing Arts	1	Art Drama Dance Music
Electives	1-3	Economics Psychology Statistics Computer Science Communications

*Note: This list of courses provides only a general guideline. School graduation and college entrance requirements vary. Students should consult their school guidance office and college admissions offices for more information.*



# Junior Year College-Bound Calendar & Check List

Ashford 1 Building  
6805 Vista Drive  
West Des Moines, IA 50266-9307  
Toll-free: 877-272-4692  
[www.collegeplanning.org](http://www.collegeplanning.org)

# J U N I O R

<p><b>August</b></p> <ul style="list-style-type: none"> <li>Obtain dates and locations of college fairs and "parent nights" in your local area. Check out <a href="http://www.collegeplanning.org">www.collegeplanning.org</a> for our calendar of events.</li> <li>Keep your grades up, review your college savings plan to see if you are meeting your targets or start saving money if you have not already.</li> <li>Talk to your parents and your high school counselor about where you want to go to college.</li> </ul>	<p><b>September</b></p> <ul style="list-style-type: none"> <li>Study for and register with your high school to take the Preliminary Scholastic Assessment Test (PSAT). The PSAT is a two-part exam similar to the SAT. Scores are used to determine National Merit Scholars.</li> <li>Determine what factors/criteria are important to you in a college. Visit our website at <a href="http://www.collegeplanning.org">www.collegeplanning.org</a> for more information on choosing a college.</li> <li>Review college and career sources at your high school (i.e., college catalogs, view books and computerized college-search programs).</li> </ul>	<p><b>October</b></p> <ul style="list-style-type: none"> <li>Take the PSAT.</li> <li>Attend a college fair and talk with college representatives visiting your school to start researching potential colleges.</li> <li>Visit our website <a href="http://www.collegeplanning.org">www.collegeplanning.org</a> to do an online college search.</li> <li>If you would like, apply for early admission. Most colleges reserve this option for truly exceptional academic students with achievement levels sufficient for early entrance to college.</li> <li>Visit with your counselor to discuss ways of enhancing your chances for college entrance.</li> </ul>
<p><b>November</b></p> <ul style="list-style-type: none"> <li>Review brochures and catalogs from the colleges that interest you.</li> <li>Make a list of 10 to 15 colleges that fit your requirements.</li> <li>Use the College Planning Center College Checklist to track important deadlines for each college.</li> <li>Attend a financial aid night at your high school to become familiar with the financial aid process and the different types of assistance available.</li> <li>Start planning to take the SAT and/or ACT exams, if necessary. Become familiar with registration and test dates. Check the entrance requirements of the colleges to see which test(s) you need to take.</li> </ul>	<p><b>December</b></p> <ul style="list-style-type: none"> <li>Begin to research scholarships. Keep an ongoing file of scholarship and financial aid information (i.e., criteria, amounts, contact persons and deadlines). Check out <a href="http://www.collegeplanning.org">www.collegeplanning.org</a> for free scholarship searches. AVOID SCHOLARSHIP SEARCHES THAT CHARGE FEES.</li> <li>Narrow your college choices to fewer than 5 schools.</li> <li>Register if planning to take the January SAT test(s). Your local bookstore has excellent study guides. Visit our website <a href="http://www.collegeplanning.org">www.collegeplanning.org</a> for helpful links.</li> </ul>	<p><b>January</b></p> <ul style="list-style-type: none"> <li>Begin scheduling visits to the colleges on your list.</li> <li>Attend a financial aid night if you have not already done so.</li> <li>Organize scholarship information according to deadline. Keep a calendar with application deadlines so you will not miss any.</li> <li>Register if planning to take the February ACT test. Your local bookstore has excellent study guides. Visit our website <a href="http://www.collegeplanning.org">www.collegeplanning.org</a> for helpful links.</li> <li>Keep saving money for college. If you haven't been saving, now is the time to start.</li> </ul>
<p><b>February</b></p> <ul style="list-style-type: none"> <li>Investigate careers. Link to information about various careers on our website <a href="http://www.collegeplanning.org">www.collegeplanning.org</a>.</li> <li>Become familiar with the FAFSA (Free Application for Federal Student Aid).</li> <li>Make sure your senior year includes the credits to meet the college entrance requirements.</li> <li>Put together a resume listing your activities, volunteer experiences, academic achievements and employment.</li> <li>Register if planning to take the April ACT test.</li> </ul>	<p><b>March</b></p> <ul style="list-style-type: none"> <li>Attend college and financial aid fairs and schedule college visits if you have not already done so. Call ahead to arrange campus tours.</li> <li>During college visits, make sure to meet with an admissions representative and a financial aid officer to find out what type of aid is available.</li> <li>Talk to your counselor about AP courses and CLEP tests. Consider taking honors or college-level classes while still in high school.</li> <li>Register if planning to take the April or May SAT test(s).</li> </ul>	<p><b>April</b></p> <ul style="list-style-type: none"> <li>Consider taking the Advanced Placement (AP) exams while information is fresh in your mind.</li> <li>Compare your impressions of each college after your visits. Rank according to preference.</li> <li>Continue investigating scholarship opportunities. Find out about scholarships offered by your church, fraternal organizations to which your parents belong and civic and business groups in career fields that interest you.</li> <li>Register if planning to take the June SAT test(s).</li> </ul>
<p><b>May</b></p> <ul style="list-style-type: none"> <li>Finalize your college choices and highlight the important features offered at each.</li> <li>Take AP exams.</li> <li>Consider taking a summer course at a local college.</li> <li>Obtain a summer job related to your career interest or do community service.</li> <li>Register if planning to take the June ACT test.</li> <li>Polish your resume, and if required, assemble writing samples, portfolios or audition tapes.</li> </ul>	<p><b>June</b></p> <ul style="list-style-type: none"> <li>If you have not visited all of the colleges on your list, schedule a college visit.</li> <li>Be prepared to begin applying for outside funding during the summer or soon after. Write for private scholarship applications.</li> <li>Be wary of scholarship search and financial aid service organizations that charge a fee for service. You can search for free at <a href="http://www.collegeplanning.org">www.collegeplanning.org</a>, and we can help you fill out your FAFSA after January 1.</li> <li>Save your summer earnings to help pay for college.</li> <li>Grades aren't the only thing colleges evaluate. Don't forget to serve your community!</li> </ul>	<p><b>July</b></p> <ul style="list-style-type: none"> <li>Obtain and begin working on college applications and essays.</li> <li>Get ready for your senior year!</li> <li>Consider which teachers, employers or other adults you will ask to write your letters of recommendation.</li> <li>BEWARE of credit card offers! It is easy to quickly get in over your head. Talk with your parents to consider your options. You may not need a credit card.</li> </ul> <p>The College Planning Center wishes you good luck with your educational goals! GIVE US A CALL!</p>



# Senior Year College-Bound Calendar & Check List

Ashford 1 Building  
6805 Vista Drive  
West Des Moines, IA 50266-9307  
Toll-free: 877-272-4692  
www.collegeplanning.org

# SENIOR

August	September	October
<ul style="list-style-type: none"> <li>□ Determine your career interests and decide which kind of college best suits you: large or small, state or private.</li> <li>□ Obtain information on admissions, scholarships and financial aid for the schools you are considering.</li> <li>□ Be wary of scholarship search and financial aid service organizations that charge a fee for service. You can search for free at <a href="http://www.collegeplanning.org">www.collegeplanning.org</a>, and we can help fill out your FAFSA after Jan. 1.</li> <li>□ Create folders or files for each college to keep track of the information, correspondence and deadlines for financial aid and admissions. Use our college checklist to stay organized.</li> <li>□ Research military education benefits.</li> </ul>	<ul style="list-style-type: none"> <li>□ If you are in the top 15% of your class, check with your counselor about the State of Iowa Scholarship application.</li> <li>□ Register to take the SAT and/or ACT tests if you have not already taken one or both of them.</li> <li>□ Visit with college admissions counselors when they come to your high school.</li> <li>□ Ask your teachers and administrators to write letters of recommendation for your admission and scholarship applications.</li> <li>□ Visit with your high school counselor about application deadlines for specific scholarships, such as local or state sponsored scholarships or grants.</li> </ul>	<ul style="list-style-type: none"> <li>□ Take the SAT and/or ACT again OR for the first time. Take them now in order to qualify for the State of Iowa Scholarship.</li> <li>□ Begin writing essays for your admission applications, if necessary.</li> <li>□ Attend a college fair in your area.</li> <li>□ Select at least three colleges at which to make an on-campus visit (if you haven't already):             <ul style="list-style-type: none"> <li>• Call the admissions office for an appointment.</li> <li>• Visit with students and faculty.</li> <li>• Find out which financial aid applications are required, and when they are due.</li> <li>• Are there special application procedures required by the college?</li> </ul> </li> </ul>
November	December	January
<ul style="list-style-type: none"> <li>□ Narrow your college choices.</li> <li>□ Begin submitting your admission applications to your college choices. <b>BE AWARE OF DEADLINES!</b></li> <li>□ Obtain financial aid forms from the colleges, if different from the FAFSA.</li> <li>□ Start learning how campus life will contrast with living at home.</li> <li>□ You and your parents should attend a financial aid presentation. Ask your counselor for the date.</li> </ul>	<ul style="list-style-type: none"> <li>□ Finalize your outside grant &amp; scholarship applications.</li> <li>□ Stay focused! Grades in your senior year can affect your admittance to the college of your choice.</li> <li>□ Parents: Save your year-end payroll stub if it shows your earnings for the year. You may need it for estimating information on the FAFSA.</li> <li>□ Go to: <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> to print a pre-application worksheet.</li> <li>□ Go to: <a href="http://www.pln.ed.gov">www.pln.ed.gov</a>. Obtain a PIN for the student and separate PIN for at least one parent if the student is a dependent.</li> </ul>	<ul style="list-style-type: none"> <li>□ Know the priority date for filing the FAFSA at your college choices. The FAFSA is filed each year.</li> <li>□ Submit your completed FAFSA to the processor AS SOON AFTER JANUARY 1 as possible. <b>FILE ELECTRONICALLY:</b> <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a></li> <li>□ REMEMBER! Keep copies of all forms you submit to colleges and agencies.</li> <li>□ Ask your high school to send your first semester transcripts to the colleges where you applied.</li> <li>□ PARENTS: Get your federal income tax returns prepared early. Colleges may request copies to prove eligibility for financial aid.</li> </ul>
February	March	April
<ul style="list-style-type: none"> <li>□ Check to see if the colleges you applied to have received your first semester transcripts.</li> <li>□ Submit your FAFSA if you have not already done so.</li> <li>□ Begin making plans for a summer job.</li> <li>□ Watch the mail for letters of acceptance from the colleges where you applied.</li> <li>□ REMEMBER! Second semester grades are important and can affect your scholarship eligibility.</li> </ul>	<ul style="list-style-type: none"> <li>□ Watch for your Student Aid Report (SAR), which is the result of the FAFSA you filed. If you have not received your SAR within four weeks, call the Federal Student Aid Information Center at 1-800-4FED-AID.</li> <li>□ Make sure all the colleges to receive your FAFSA are listed on your SAR.</li> <li>□ Be prepared to submit a copy of your federal tax forms to the college(s) of your choice if asked.</li> <li>□ Ask your counselor about local scholarship opportunities.</li> </ul>	<ul style="list-style-type: none"> <li>□ Compare the final aid packages from the colleges to which you have been accepted.</li> <li>□ Make a final decision about the college of your choice. Send the required deposit, and sign and return the financial aid award letter if required. Note other important deadlines at your college (financial aid, housing, etc.).</li> <li>□ Notify the other colleges to which you applied that you will not be attending.</li> <li>□ If you are borrowing a student loan you must complete the required promissory note.</li> </ul>
May	June	July
<ul style="list-style-type: none"> <li>□ Take any AP or CLEP exams for which you qualify.</li> <li>□ Finalize summer job or college plans.</li> <li>□ Ask your high school counselor to send a final grade transcript to the college you have chosen.</li> <li>□ Make sure you have returned all necessary documents, including financial aid forms, to your college.</li> </ul> <p><b>Graduation!!!</b> <i>Put Yourself On The Back For A Job Well Done!</i></p>	<ul style="list-style-type: none"> <li>□ Make sure to notify the college about any outside scholarships that you have received.</li> <li>□ Save money from your summer jobs. You'll be glad you did!</li> <li>□ Be sure to attend any orientation sessions your college offers. This is a great opportunity to meet people and get familiar with the campus.</li> <li>□ Prepare financial plans and discuss these plans with your family.</li> <li>□ Are you prepared for the lifestyle changes and emotional aspects of attending college?</li> </ul>	<ul style="list-style-type: none"> <li>□ Education is something no one can take away from you! Make the most of it!</li> <li>□ Contact your roommate and get to know him/her. Decide who is bringing the TV, stereo, refrigerator, etc. so you don't bring the same items.</li> <li>□ Don't forget to file the FAFSA in January for each year you are in college.</li> <li>□ Thank your family and friends for their support! Make them proud.</li> <li>□ BEWARE of credit card offers!</li> </ul> <p><b>The College Planning Center</b> <i>wishes you good luck with your educational goals!</i></p>



**Taking the ACT**

<http://www.actstudent.org/index.html>

If you can't afford the registration fee for the ACT or ACT Plus Writing, you may be eligible for a fee waiver. Funds are limited, and once they are gone, requests for waivers will be denied.

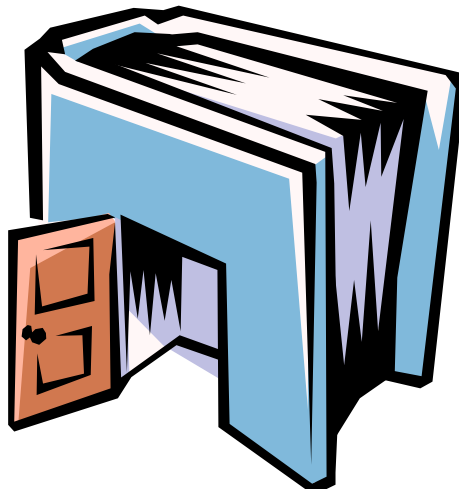
<http://www.actstudent.org/faq/answers/feewaiver.html>

To be eligible, you must meet all three of the following requirements:

1. You currently attend high school as a junior or senior.
2. You meet at least one indicator of economic need listed on the ACT fee waiver form. Information about these indicators and how to request fee waiver forms is mailed each fall to every high school. Ask your counselor for the information.
3. If you are eligible, you may use up to **two** fee waivers total. The waiver has been used once you register, even if you do not test on the requested test date.

For more information, see your high school guidance office.

PLEASE NOTE: You can't request a waiver directly from ACT; you have to do it through your high school guidance office.





### Types of Colleges

#### Vocational Training Programs

Typical vocational programs are short, lasting from five to 12 months. The main appeal of these programs is their concentrated curriculum, job-training focus, and short course length. Vocational training schools offer a wide variety of training options in areas such as cosmetology, mechanical repair, court reporting, paralegal services, travel services, secretarial, and medical assistance.

#### Colleges and Universities

- *Two-year community colleges* provide the opportunity to get your feet wet before jumping into the four-year college arena. Community colleges generally offer programs of study that take anywhere from a few months to two years to complete. The courses are designed to transfer to four-year colleges, should you decide to pursue additional higher education. Also, like vocational schools, community colleges often offer specialized job training in certain areas. These studies are designed to prepare you for the work force as soon as you complete training.
- *Public colleges and universities* are subsidized by the states they are located in and are generally less expensive than private colleges. However, the cheapest rates go to residents of the state in which the college is located. Out-of-state students usually pay much higher fees. Iowa has three Regent Universities: University of Northern Iowa in Cedar Falls emphasizes the preparation for careers in education; Iowa State University in Ames concentrates on science and technology; and University of Iowa in Iowa City is a major national research university, which is also known for operating the nation's largest university-owned teaching hospital.
- *Private colleges*, on the other hand, are funded through endowments, tuition, and donations. They usually cost a lot more, but don't rule them out! Private colleges can often offer enough financial aid to make them feasible for your budget. These colleges offer bachelor's degrees and a much wider variety of studies and curriculum to choose from. Many also offer graduate studies (studies after a bachelor's degree is completed) with opportunities to earn a master's degree, doctorate, or professional degree (such as a medical doctor or lawyer). The curriculum is much broader than a two-year school and is designed to accommodate a variety of interests (unless you are going to a college that specializes in a certain area of study, such as music).

## SECTION 2

## Education



### Choosing A College

Soon you will be graduating from high school, and your future lies ahead of you. You are probably wondering what you are going to do with your life. You will make a decision whether you want to go directly into the work force, join the military, or continue your education. If you decide to go to college, how do you determine which college or university to attend? It all starts by gathering facts. You may want to check out individual college catalogs at the library or in your school's counseling office. There are a lot of options out there including vocational schools, independent colleges or universities, state universities, or community colleges.

#### Tuition

Average tuition charges for full-time undergraduates were:

Community College (two-year)	\$3,056
State University (four-year)*	\$5,616*
Private College or University (four-year)	\$18,720

*\* This figure is for in-state students. Tuition charges for out-of-state residents typically are higher.*

#### Total Annual Student Budget

Both price and student aid differ substantially based on the type of college you attend. The average annual student budgets for full-time students at the various types of institutions are:

Community College (two-year)	\$10,788
State University (four-year)*	\$15,587
Private College or University (four-year)	\$27,312

Don't be scared of these costs because financial aid is available to former foster care youth to help you pay for college. The FAFSA is the first step in receiving any kind of financial aid. There are many scholarships and grants available, but the most important thing is to apply for them on time and fill out the paperwork completely.

### Choosing A College (continued)

Students who choose to live on campus pay room and board fees that range from \$4,500 to \$6,000, on average. The expenses of students who live on their own off campus, or with their parents, will differ depending on their living situation, personal circumstances, and the local cost of living. Annual costs for books and supplies average about \$825. There may be special fees for laboratory or computer use, for example. Colleges include all of these expenses (tuition, room and board, transportation, books, fees, etc.) in a student budget, which financial aid officers use when making student aid awards.

After student aid is deducted, the total annual budget for 75% of full-time students is under \$10,000. For about one-third of undergraduates, the annual budget is less than \$5,000. Though this may seem high, a student who receives a full Pell Grant, work-study and some scholarships to assist with college expenses could conceivably graduate without ever needing to take out any student loans.



### How Can I Afford College?

Financial aid is available to you, but you must apply by the deadlines to be eligible. The **Free Application for Federal Student Aid (FAFSA)** is the first step in the financial aid process. It is the required application for federal and state grants as well as work-study program and loans. If you are in foster care (foster family, foster group or Supervised Independent Living) until your 18<sup>th</sup> birthday, you will need to indicate you are a “ward of the court”. You would then be considered an independent student and would report only your financial information (and spouse if you are married). You can get a FAFSA from your high school guidance counselor, public library or college financial aid office

You should also apply for scholarships and grants that are listed in your high school counselor’s office and on the Internet. Specific grants available to students graduating from high school while in foster care include the **Orphan Foundation of America Grant** and the **Benjamin Eaton Scholarship** (see web sites at the end of this section).

**Work Study programs** provide part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. **Student Loans** are common, and often necessary, however, should be your last resort to financially making it through college.

In January of your senior year, obtain the **Free Application for Federal Student Aid (FAFSA)** from your school guidance office, or file the form on-line at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) . If you will turn age 18 in court ordered foster care, remember to check “yes” when the application asks whether you are a “**ward of the court**”. This information is important as it alerts financial aid officials to look at only your income and assets when determining your award amount. If the financial aid processor requests additional information to process your application, submit it promptly.

### FOSTER YOUTH: TIPS for COMPLETING THE FAFSA

Question *numbers* refer to the paper FAFSA. *Sections* refer to the FAFSA on the Web (FOTW) Worksheet. *Steps* refer to the FOTW itself.

#### Worksheet A

##### Question #40

##### Section 6; Step 3

Welfare benefits, TANF

**Q:** My grandmother (aunt, etc.) gets TANF or welfare benefits for me because I am a ward of the court. Is this my income?

**A:** No. These benefits are income for the person receiving them. Do not include as part of your income any TANF or welfare benefits received by another person even if they are designated for your support or care.

#### Worksheet B

##### Question #41

##### Section 6; Step 3

Free child care

**Q:** I am a single mom with one child and will get free day care for my child (from a grandmother, aunt, or free day care center) while I go to college. Does this “free” income have to be reported on the FAFSA?

**A:** No, this service is not income and the information is not collected on the FAFSA. However, note that you need to let your school know that you are receiving free dependent care; an allowance for dependent care may not be added to your cost of attendance.

##### Question #53

##### Section 2; Step 2

"Are (a) both of your parents deceased, or (b) are you (or were you until age 18) a ward/dependent of the court?"

**Q:** I am a ward of the court but graduated from high school and then went to live with my mother for two months. Did I lose my independent status?

**A:** A student is considered to be independent if he or she is a ward of the court, or was a ward of the court until the individual reached the age of 18. If your ward of the court status changed before you reached age 18, you may be considered dependent on your parent. In that case, you should talk about your situation with the financial aid administrator at your college.

##### Question #53

##### Section 2; Step 2

"Are (a) both of your parents deceased, or (b) are you (or were you until age 18) a ward/dependent of the court?"

**Q:** I am a dependent child of the court of my county. Is this the same as a “ward” of the court?

**A:** The term “ward” is used to mean “dependent” of the court. You are a ward of the court (regardless whether this status is determined by the county or state) if the court has assumed custody of you. You should have court ordered documents that designate you a ward of the court.

**FOSTER YOUTH: TIPS for COMPLETING THE FAFSA**

(Continued)

Question #53  
Section 2; Step 2

"Are (a) both of your parents deceased, or (b) are you (or were you until age 18) a ward/dependent of the court?"

Q: I am no longer under the court because my foster parents took legal guardianship of me a few years ago. However, my foster parents do not support me with their own financial resources. They still get a foster care check each month for me. How do I answer question #53?

A: You can still be a ward of the court if you have a legal guardian or foster parents; check with the court to determine your current status.

Note: Neither legal guardians nor foster parents are considered parents when completing the FAFSA.

Question #53  
Section 2; Step 2

"Are (a) both of your parents deceased, or (b) are you (or were you until age 18) a ward/dependent of the court?"

Q: My parents died when I was very young. My grandparents are my court appointed, legal guardians. They have provided support for me all my life. How do I complete the FAFSA?

A: You must complete the FAFSA as an independent student. A legal guardian is not considered a parent for purposes of completing the FAFSA.

Question #53  
Section 2; Step 2

"Are (a) both of your parents deceased, or (b) are you (or were you until age 18) a ward/dependent of the court?"

Q: I turned 18 and graduated, so my court case was closed. My college is saying I am no longer an independent student because I'm no longer a ward of the court. Am I considered dependent or independent?

A: You are considered to be independent if you are a ward of the court, or were a ward of the court until you reached the age of 18. You should check "yes" to this question.

Question #84  
Section 4; Step 2

Number in household

Q: I live with my foster parents and their children. Are they my "family members?"

A: No. If you are considered independent (for example, because you are a ward of the court), and you have no dependent children of your own, you are a family of one (yourself).

Question #100  
Step 7

Signatures

Q: I have filled out this form as an independent student because I am a ward of the court. Do I need my father's and/or mother's signature(s)? I don't live with them, but I see them sometimes.

A: No. Because of your status as a ward of the court, you are considered an independent applicant; parental signatures are not required.

Source: California Student Aid Commission (CSAC) and the National Association of Student Financial Aid Administrators (NASFAA) Rev. 1/20/2006

**A Closer Look at Financial Aid Programs****Federal Programs**

**Grants** - The federal grant programs are aimed at the neediest students, and provide aid that does not have to be repaid. The Federal **Pell Grant** program provides grants to low-income undergraduates to help them pay for college. For 2007-2008 the maximum grant for a full time student is \$4,310 per year.

**Federal Work-Study (FWS)** programs provide part-time, on-campus jobs to undergraduate and graduate/professional students who use the earnings to finance their educational programs. Average student earnings from the program are typically over \$1,000.

**Student Loans** - Unlike grants and work-study, student loans are money that you borrow and must repay, with interest, once you leave college. Loans are legal obligations, so before you sign your name on a loan document, think about the amount you'll have to repay over the years.

**TRIO** programs are designed to help low-income students enter and complete college. TRIO provides services to over 700,000 low-income students, including assistance in choosing a college; tutoring; personal and financial counseling; career counseling; and workplace visits. Two-thirds of the students served must come from families in which neither parent is a college graduate and total income is less than \$24,000.

**State Programs**

The State of Iowa offers several grant programs to assist students with the cost of college. Students who receive these grants must be Iowa residents and attend an Iowa college or university.

Iowa Tuition Grant: maximum amount - \$4,000 per year for full-time students

Iowa Vocational-Technical Tuition Grant: maximum amount - \$1,200 per year for full-time students

Iowa Grant: maximum amount - \$1,000 per year

Iowa National Guard Education Assistance Grants: maximum amount for 2007-08, \$6,269



The State of Iowa offers two college financial aid programs **specifically for youth who aged out of the foster care system**. The Education and Training Voucher (ETV) Grant and All Iowa Opportunity Foster Care Grant (AIOFCG) are possibilities for youth who exit care at age 18 or who are adopted after the age of 16.

**Education and Training Voucher (ETV) Grant** – up to \$5,000 per year per student. Applications for the ETV Grant are available at [www.iowacollegeaid.gov](http://www.iowacollegeaid.gov) click on ‘Forms and Applications’.

The ETV grant helps pay tuition and other school-related expenses for students who have aged out of Iowa’s foster care system, or students who were adopted after their 16th birthday. To be eligible for the grant, students must:

1. Complete and submit an ETV application;
2. Provide requested documentation detailed in Part E of the application;
3. Have a high school credential (either diploma or GED);
4. Exit foster care (including subsidized guardianship) no earlier than 30 days prior to their 18th birthday OR were adopted after their 16th birthday;
5. Complete and submit the budget worksheet attached to the application;
6. If already enrolled in college, be making satisfactory academic progress as defined by their college or university;
7. Be under the age of 21 the first time they receive an ETV award. Students can be offered grants until the age of 23 as long as they were younger than 21 the first time they were awarded.

ETV grants are disbursed directly to the college or university where the student is enrolled. The college/university will use the funds to first pay outstanding amounts of tuition, fees, books and on-campus room and board charges. Once the student’s campus account has been paid, any leftover funds will be issued to the student.

**All Iowa Opportunity Foster Care Grant** - Students attending eligible Iowa colleges and universities will be eligible for **up to the full cost of attendance** after considering all other state, federal, and college or university funding available to the student.

Applications will be accepted year round and money will be awarded until funds are depleted. Students will be notified by mail of their application status. Applicants also must complete a Free Application for Federal Student Aid (FAFSA).

Please visit [www.iowacollegeaid.org](http://www.iowacollegeaid.org) for more information or to complete an application.

### **Institutional Programs**

Grants from institutional sources are the second most common type of aid available to students. Nearly 20% of available aid comes from colleges and universities. Institutions have more than doubled the amount of grant aid they provide.





### College Decision Checklist

Deciding which college to attend is a significant life choice. You may need to ask yourself: What are my values? What kind of environment do I want to live in? What are my goals, needs and interests? You can use this list as a guide as you visit schools to assist you with your final decision.

FACTOR	QUESTIONS TO CONSIDER	MY THOUGHTS
<b>Location</b>	<ul style="list-style-type: none"> <li>How near or far from home/support system would you like to be when attending college?</li> </ul>	
<b>Size of College</b>	<ul style="list-style-type: none"> <li>Would you prefer to attend a school with a large enrollment (30,000+ students), a small one (1,500), or something in the middle?</li> <li>How large would you like the physical size of the campus to be?</li> </ul>	
<b>Environment</b>	<ul style="list-style-type: none"> <li>Would you rather attend a community college or a 4-year university?</li> <li>An urban, a suburban, or a rural school?</li> <li>Is the location and size of the nearest city important to you?</li> <li>Does the school's religious affiliation make a difference to you?</li> </ul>	

## SECTION 2

## Education

FACTOR	QUESTIONS TO CONSIDER	MY THOUGHTS
<b>Admission Requirements</b>	<ul style="list-style-type: none"> <li>For which colleges/universities do your GPA, class rank, or ACT/SAT scores meet admission criteria?</li> </ul>	
<b>Academics</b>	<ul style="list-style-type: none"> <li>Which schools offer the major(s) you are considering?</li> <li>What kind of student-faculty ratio are you looking for?</li> <li>Does the college offer special services and programs that take into account your needs?</li> <li>If you require tutoring, is it available? If so, what will it cost?</li> </ul>	
<b>College Expenses</b>	<ul style="list-style-type: none"> <li>How expensive of a school can you afford? (Be sure to consider tuition, room and board, deposits and other expenses.)</li> </ul>	
<b>Financial Aid</b>	<ul style="list-style-type: none"> <li>Does the school offer additional assistance outside federal and state student aid?</li> </ul>	
<b>Housing</b>	<ul style="list-style-type: none"> <li>Will you live on campus in a dorm, or commute to school? If you commute, where will you live?</li> </ul>	
<b>Facilities</b>	<ul style="list-style-type: none"> <li>What type of academic and recreational facilities would you like the college to have?</li> </ul>	
<b>Activities</b>	<ul style="list-style-type: none"> <li>What kinds of clubs and organizations do you want your college to offer?</li> <li>What type of athletic activities (including intramural teams) would you like to get involved in?</li> </ul>	
<b>Student Services</b>	<ul style="list-style-type: none"> <li>Can I get accommodations as previously recommended in my IEP?</li> <li>Is tutoring available?</li> </ul>	

*"Education is about the only thing lying around loose in the world, and it's about the only thing a fellow can have as much of as he's willing to haul away."*

George Lorimer (1867-1937)

## College Comparisons

Vocational School, Community College, University	Location	Phone Number	Campus Tour Date	Financial Aid - \$\$ Available	Tuition & fees, room & board, books	Difference/ Out of pocket expense
<i>University of Iowa (EXAMPLE)</i>	<i>Iowa City, IA</i>	<i>1-800-553-IOWA</i>	<i>3/01/08</i>	<i>Pell Grant \$4,000 + ETV \$5,000 + Scholarship \$1,500 \$10,500</i>	<i>\$6,135 \$6,912 \$840 \$13,887</i>	<i>\$13,887- \$10,500 = \$3,387/year \$1,694/semester \$376/month</i>



Final College Selection: \_\_\_\_\_

*"I think that education is power...One of my main goals on the planet is to encourage people to empower themselves." –Oprah Winfrey*



**Suggested Checklist of Supplies for College Dorm**  
(supply list may vary according to your college guidelines and major)

APPLIANCES

Hairdryer	Curling Iron	Radio	Clock
Computer	Printer	Mini refrigerator	Microwave
iPOD/MP3	Floor lamp	Phone	Desk lamp
DVD/CD's	Window fan	Cell phone	Clip-on-lamp

ORGANIZATION AIDS

Hangers	Address book	Under bed storage containers
Shoe rack	Plastic containers	Camera and supplies
Key ring	Door memo pad or dry erase board	Account book for spending record
Stationery/stamps	Photo albums	Wall hangers

STUDY AIDS

Thesaurus	Dictionary	Ruler	Paper clips
Pencils	Pens	Stapler	Glue
Study planner	Highlight markers	Folders for reports	Back pack
Tape	Calculator	Computer CD	Book ends
Notebooks	Erasers	Index cards	Computer paper

REPAIR SUPPLIES

Thread/needle	Tape measure	Hammer	Screw driver
Safety/straight pins	Scissors	Sewing kit	Small nails/T-pins
Buttons	Tool kit		

**Suggested Checklist of Supplies for College Dorm (continued)**EMERGENCY SUPPLIES

Alcohol swab towelettes	Cough syrup/spoon	Antacid
Sunscreen	Antiseptic first-aid spray	Band-Aids
Thermometer	Antibacterial soap	Tweezers
Laxative	Ice bag	Flashlight and batteries
Personal medications	Aspirin	First Aid kit
Emergency numbers		

CLEANING EQUIPMENT

Laundry basket/bag	Small plastic bucket	Quarters for laundry
Laundry detergent	Fabric sheets for dryer	Stain pre-treatment
Bleach/Alternative	Lint brush	Wastebasket
Sponge	Dust cloth	All purpose cleaner

GROOMING EQUIPMENT

Shampoo	Hair conditioner	Skin lotion	Mouthwash
Deodorant	Tissues	Tooth paste	Plastic cup
Plastic covered soap dish	Hair brush	Comb	Dental floss
Shaver Caddy	Razor	Shaving gel	Bathrobe
Cosmetics	Mirror	Nail clippers/file	Tooth brush

SNACK FOODS and Equipment

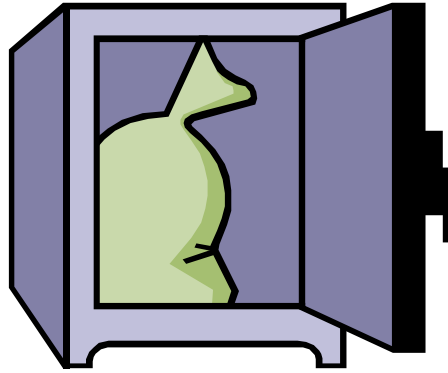
Popcorn/Bowl for popcorn	Soups/bowls/spoons	Hot chocolate/mug
Peanut butter/butter knife	Ziploc bags	

FURNITURE/LINENS/DECORATIONS

Pillows	Towels/washcloths	Twin bedspread
Extra blanket/sleeping bag	Drapes (if not furnished)	Small rug
Stackable crates/shelves	Sheets, pillow case (if not furnished)	Pictures/posters

*Check dorm bulletin boards...sometimes students sell dorm size bunk beds, curtains, carpet/rugs and other items at the end of a semester.*





### **Tips for Avoiding Financial Problems During College Years**

1. Use a debit card instead of a credit card. Debit cards are limited to the amount of money held in your account. This helps you avoid overextending your budget. Try to avoid the tempting credit card offers you get in the mail.
2. Try to live as simply as possible during your college years. You will have years after you get your degree when you have more earning power to get the “wants”. For now, focus on the “needs”.
3. Use a phone card for all long distance calls. Decide what you want to afford each month and purchase a phone card that is within your monthly budget. This will hold you to within your budget when it comes to long distance calls.
4. Don’t make a final budget until after the first two months of college. This will give you a feel of what you need.
5. Be sure to use your pre-paid campus meal plan and not go out to eat at fast food restaurants.
6. Look in advertisements for used microwaves, computer, and car. Consider sharing expenses with a roommate if you choose to live off campus.
7. Don’t buy all new clothes for college. Continue to purchase clothes as you need them.
8. Get a part-time job that may enhance your future career. Save as much as you can during the summer months to stretch throughout the college year when you don’t want to work as many hours.

**Web Sites for Financial Aid to College**

*Students should be aware that submitting personal information to the following web sites may result in that information being sold to mailing lists, which may lead to unsolicited e-mails (spam). DHS does not endorse, nor does it assume responsibility for any site listed.*

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)  
[www.pin.ed.gov](http://www.pin.ed.gov)

Free Application for Federal Student Aid  
 US Dept of Education PIN Registration

**Scholarships for Teens in Foster Care**

[www.iowacollegeaid.org](http://www.iowacollegeaid.org)  
[www.orphan.org](http://www.orphan.org)  
[www.nfpainc.org](http://www.nfpainc.org)  
[www.horatioalger.com](http://www.horatioalger.com)

ETV-Education & Training Voucher applications and  
 All Iowa Opportunity Foster Child Grant application  
 Orphan Foundation of America Scholarship as well as Casey Family Scholars  
 Benjamin Eaton Scholarship (foster parents must belong to National Assoc.)  
 Horatio Alger Association Scholarship

**Scholarship Search**

[www.fastweb.com](http://www.fastweb.com)  
[www.finaid.org](http://www.finaid.org)  
[www.scholarships.com](http://www.scholarships.com)

Student Scholarship Search  
 "The Smart Student Guide to Financial Aid"  
 Free College Scholarship Search & Financial Aid Information

**Department of Education Sites**

<http://studentaid.ed.gov/>  
<http://www.irs.gov/pub/irs-pdf/p970.pdf>

The United States Department of Education  
 The HOPE Scholarship & Lifetime Learning Tax Credits

**Web Sites for Persons with Disabilities**

[www.dhhs.gov](http://www.dhhs.gov)  
[www.ssa.gov](http://www.ssa.gov)  
[www.disabilities.gov](http://www.disabilities.gov)  
[www.ivrs.ia.gov](http://www.ivrs.ia.gov)  
[www.mytransitioniowa.org](http://www.mytransitioniowa.org)

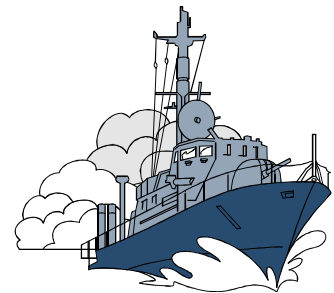
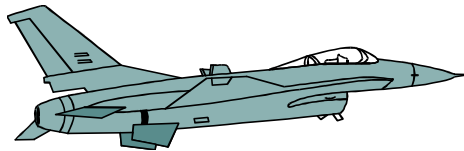
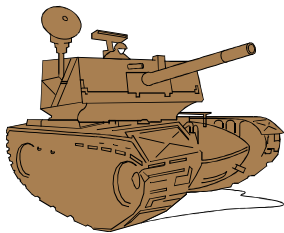
Department of Health and Human Services  
 Social Security Administration  
 Information Resources for Americans with Disabilities  
 Iowa Vocational Rehabilitation Services  
 Transition Tools for Planning Your Future

**Web Sites for Financial Aid to College (continued)****Other Helpful Internet Sites**

<a href="http://www.collegeispossible.org">www.collegeispossible.org</a>	The Coalition of America's Colleges and Univ.-Resource Guide
<a href="http://www.collegeplanning.org">www.collegeplanning.org</a>	College Planning Center-Iowa Student Loan Liquidity Corp.
<a href="http://www.icansucceed.org">www.icansucceed.org</a>	College Planning Center
<a href="http://www.collegequest.com">www.collegequest.com</a>	Finding Your College
<a href="http://www.50states.com/college/iowa.htm">www.50states.com/college/iowa.htm</a>	Iowa Colleges and Universities
<a href="http://www.peacecorps.gov">www.peacecorps.gov</a>	Peace Corps
<a href="http://www.americorps.org">www.americorps.org</a>	AmeriCorps home page

**Calculator Sites**

<a href="http://www.finaid.org/calculators/">www.finaid.org/calculators/</a>	Variety of financial aid calculators
<a href="http://www.mapping-your-future.org/features/budgetcalc.htm">http://www.mapping-your-future.org/features/budgetcalc.htm</a>	Budget calculator

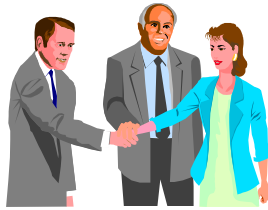
**Armed Services Web Sites**

<a href="http://www.goarmy.com">www.goarmy.com</a>	United States Army
<a href="http://www.armyreserve.army.mil/ARWEB">http://www.armyreserve.army.mil/ARWEB</a>	United States Army Reserve
<a href="http://www.airforce.com">www.airforce.com</a>	United States Air Force
<a href="http://www.navy.com">www.navy.com</a>	United States Navy
<a href="http://www.1-800-GO-GUARD.com">www.1-800-GO-GUARD.com</a>	National Guard
<a href="http://www.marines.com">www.marines.com</a>	United States Marines
<a href="http://www.marforres.usmc.mil">www.marforres.usmc.mil</a>	United States Marine Forces Reserves



## SECTION 3

# EMPLOYMENT



This section contains employment information and storage space for important papers related to your employment. Contents in this section include those listed in the box.

Career Exploration  
Employment Seeking Assistance  
Employment Skills  
Sample Cover Letter  
Resumes  
Personal Fact Sheet  
Summary Fact Sheet  
Sample Job Application  
Job Interview Information  
Work Permit Information  
W4 Forms and W2 Forms  
Weekly Planner  
Employment Web Sites  
Suggested Storage for copies of your:

- Cover Letter
- Resume
- Reference list
- Personal Fact Sheet
- Work Permit
- Completed W-4 forms
- Pay Stubs

**What I Want Out Of A Job**  
*(fill in the blanks or check where appropriate)*

1. The minimum salary I need to make ends meet is: \$ \_\_\_\_\_
2. My job must be: \_\_\_\_\_ close to where I live because I have to walk; \_\_\_\_\_ near public transportation because I have to ride the bus; \_\_\_\_\_ somewhere in the community I live, I have my own car.
3. I am not willing/able to relocate \_\_\_\_\_. I can move to another city in my state \_\_\_\_\_. I am willing to move to another state to get a job \_\_\_\_\_.
4. I want to work between the hours of \_\_\_\_\_ and \_\_\_\_\_. I am willing to work only the following days: Monday \_\_\_\_\_, Tuesday \_\_\_\_\_, Wednesday \_\_\_\_\_, Thursday \_\_\_\_\_, Friday \_\_\_\_\_, Saturday \_\_\_\_\_, Sunday \_\_\_\_\_.
5. I am free to work nights: occasionally \_\_\_\_; frequently \_\_\_\_; never \_\_\_\_\_.
6. I can be away from home overnight: occasionally \_\_\_\_; frequently \_\_\_\_; never \_\_\_\_\_.
7. If I must travel, I have a car available: occasionally \_\_\_\_; frequently \_\_\_\_; never \_\_\_\_\_.
8. I am more interested in: the amount of money I make \_\_\_\_; the excitement of my work \_\_\_\_; the promotion potential of the job \_\_\_\_\_.
9. I must have a guaranteed monthly income \_\_\_\_; I can work on commission \_\_\_\_\_.
10. I am at my best during: morning \_\_\_\_; evening \_\_\_\_; afternoon \_\_\_\_; anytime \_\_\_\_\_.
11. I am happiest when I am working: indoors \_\_\_\_; outdoors \_\_\_\_; a little of both \_\_\_\_\_. I want to work : in the city \_\_\_\_; in a small town \_\_\_\_\_.
12. Most of the time I like it when it is: quiet \_\_\_\_; noisy \_\_\_\_; busy \_\_\_\_; slow \_\_\_\_\_. I like a workplace that is: tightly organized \_\_\_\_; loosely organized \_\_\_\_\_.
13. I like working around other people \_\_\_\_; by myself \_\_\_\_; it doesn't matter \_\_\_\_\_.
14. I work best when under conditions where there is: little or no pressure \_\_\_\_; pressure exists most of the time \_\_\_\_; somewhere in between the two \_\_\_\_\_.

**Other Things To Consider**

- ◆ What do I want to be doing in ten years? \_\_\_\_\_
- ◆ Where will I be living? \_\_\_\_\_
- ◆ How will I be making a living? \_\_\_\_\_
- ◆ How much will I be making? \$ \_\_\_\_\_
- ◆ Who would I be sharing my time with? \_\_\_\_\_
- ◆ Where will I receive the education I need? \_\_\_\_\_
- ◆ How would I spend my leisure time? \_\_\_\_\_
- ◆ What do I want to accomplish in my lifetime? \_\_\_\_\_

**Comparison of Income**

When looking for a career, one of the things that should be considered is what the potential income will be compared to the amount of time and money it will take to enter your chosen field.

Profession	Average Length of Education	Approximate Cost of Education	Iowa Average Earnings/Year
Lawyer	7 years	\$80,000+	\$96,130
Veterinarian	6 years	\$60,000+	\$60,090
Pharmacist	6 years	\$60,000+	\$81,930
Accountant	4 years	\$40,000+	\$52,700
Registered Nurse (RN)	4 years	\$40,000+	\$45,330
Plumber	3 semesters	\$7,000	\$43,760
Police Officer	2 years	\$7,000+	\$40,470
Computer Operator	1 year	\$6,000	\$28,500
Interior Designer	2 years	\$10,000	\$33,550
High School Teacher	4 years	\$40,000+	\$34,600
Truck Driver	16 weeks	\$2,800	\$32,030
Auto Mechanic	2 years +	\$11,000	\$31,800
Licensed Practical Nurse (LPN)	3 semesters	\$6,300	\$32,330
School Bus Driver	12 or 16 weeks	\$2,800	\$24,650
Construction Laborer	On the job	None	\$29,300
Dental Assistant	3 semesters	\$6,000	\$29,790
Cosmetologist	15 months	\$11,750	\$21,690
CNA-Certified Nursing Assistant	1 month	\$418	\$21,990
Veterinary assistant	2 years	\$5,000	\$18,980
Security Guard	On the job	None	\$22,750
Floral Designer	1 year	\$2,340	\$18,760
Telemarketer	On the job	None	\$19,690
Hotel Desk Clerk	On the job	None	\$16,640
Child Care Worker	On the job	None	\$16,110
Fast Food Cook	On the job	None	\$14,390

Source: Iowa Workforce Development, <http://iwin.iwd.state.ia.us/iowa/PubReader?itemid=00003778>

A great web site is [www.bls.gov](http://www.bls.gov) to help you find out about career information!

### Steps to Developing a Career Plan

1. Determine your interests & skills. Think about what you like to do & make a list of activities you have enjoyed.
2. Make a list of skills you have. This can include training you have gained over the years. Are there similar activities on both of these lists? Are any of these experiences something that could turn into a career?
3. Find out about the types of careers available to you. Find the best occupation that fits your interests and skills. It is also important to know about the salary and benefits of the career you choose. Internships are a great way to gain experience.
4. Once you have determined what career path you want to follow, assess what you will need to do to prepare for that career. Do you need special training?

### Careers to Research

If you are researching a career, the list of jobs below can help you get started. The jobs are organized by nine various career clusters. These are only examples of the types of jobs available in each career cluster. Circle the careers you are considering:

#### Agriculture and Natural Resources

Animal Scientist  
Dairy Farmer  
Forester  
Horticulturist  
Livestock Farmer  
Logger  
Soil Conservationist  
Dairy Scientist

#### Business and Marketing

Accountant  
Bank Teller  
Bookkeeper  
Computer Programmer  
Court Reporter  
Legal Assistant  
Real Estate Agent  
Travel Agent

#### Communication, Art & Design

Actor/Actress  
Designer  
Landscape Architect  
Newscaster  
Photographer  
Public Relations Specialist  
Radio Announcer  
Writer/Editor

#### Construction and Production

Bricklayer  
Carpenter  
Dental Lab Technician  
Electrician  
Plumber  
Roofer  
Welder  
Print Press Operator

#### Repairers and Mechanics

Auto Mechanic  
Heating/Cooling Mechanic  
Millwright  
Small Engine Mechanic  
Computer Repairer  
Aircraft Mechanic  
Line Installer/Cable Splicer

#### Transportation

Air Traffic Controller  
Bus Driver  
Dispatcher  
Taxi Driver  
Truck Driver  
Railroad Conductor  
Crane Operator

#### Education, Personal/Human Services

Cosmetologist  
Counselor  
Firefighter  
Social Worker  
Lawyer  
Librarian  
Police Officer  
Teacher

#### Health

Dental Assistant  
Dentist  
Dietitian  
Home Health Aid  
Nurse  
Physical Therapist  
Veterinarian  
Medical Records Technician

#### Science and Technology

Chemist  
Drafter  
Meteorologist  
Geologist  
Electrical Engineer  
Civil Engineer  
Broadcast Technician  
Industrial Engineer

**Where Do I Start?**

1. **Iowa Workforce Development (IWD) Center:** Has listings of statewide job openings, employment services, testing available, no charge to employer or people seeking employment, resume services are available. These are located throughout the state, 1-800-562-4692. Some have programs that specialize in working with youth that have mild disabilities.
2. **Workforce Investment Act (formerly JTPA):** Federal legislation specifies foster care placement as an eligibility factor. Provides career guidance and counseling, basic and occupational skills training, work experience, mentoring, and leadership development activities to people ages 14 through 21. Their website is [www.iowaworkforce.org/region14/youth.htm](http://www.iowaworkforce.org/region14/youth.htm)
3. **Job Corps:** This is the nation's largest and most comprehensive residential education and job training for at-risk youth between the ages of 16 and 24. They offer a variety of training programs at over 110 centers. Youth must be from a home that is considered low income and be able to benefit from and complete the training. A single parent program is available. Denison, Iowa is the closest center at 712-263-4192 or 1-800-733-5627.
4. **Iowa Vocational Rehabilitation (IVRS):** (Voc. Rehab for short) can assist anyone with a disability that would impair them in the workforce. Referrals may be made to this agency to assist youth with special needs in receiving career assessment and training. If a youth has been in Special Education or diagnosed with a disability, consider making a referral during their junior year of high school.
5. **Area Education Agency:** If you have an IEP-Individualized Education Plan you can ask someone from AEA to help you find employment or get work experience.
6. **College Planning Center:** Offers the Choices Planner a career planning product. The toll free number is 1-877-272-4692 and website is [www.icansucceed.org](http://www.icansucceed.org)
7. **Newspaper Want Ads:** About 15% of all jobs are advertised in the classifieds. Respond to any ad that sounds interesting, even if you do not have all of the qualifications listed. You may still be the most qualified applicant.
8. **Private Employment Agencies:** These charge either you or the employer a fee if you get a job through them. It can be 15% or more of a year's wages!
9. **Mailing Resumes:** Be sure to find out whom you need to address it to and follow up with a phone call, which may land you an interview.
10. **Filling Out Applications:** An application completed accurately and neatly will increase your chances of getting an interview.
11. **Volunteering:** If you lack experience or are not getting job offers, volunteer somewhere within the field where you are seeking employment. It will look great on your resume!
12. **College Placement Office:** Assists students in seeking employment in your field of study.
13. **Professional Associations:** Many professional associations have special publications for people who work in that field. They are often a good source of information and may list job openings.
14. **Civil Service Jobs:** Jobs with various government branches are a major part of our labor market. They often require special tests and other procedures. Find out about local, state, and federal jobs by contacting the Personnel Director for each.
15. **Self-Employment:** If you want to join the growing number of people, who work for themselves, start at the library. There are many helpful books and resource materials there.
16. **Start at the Bottom:** If you are being told you do not have enough experience, take an entry level job in the field you want.

**Description of a Good Employee**

1. You do your best.
2. You work for your pay.
3. You try to learn new skills.
4. You follow company/agency rules.
5. You get along with others in the work place.
6. You are ***always*** on time.
7. You are neat and careful with office equipment.
8. You are pleasant but businesslike.
9. You rarely complain and if you do it's only to your immediate supervisor.
10. You are not a "clock-watcher".
11. You ask for a pay raise only after you do your job better than anyone else and you are ready to handle more challenges.
12. You admit your mistakes.
13. You quit a job only after proper notice.
14. You do not seek sympathy.
15. You leave family problems at home.
16. You quit your job only when you have another job to go to.

**Behaviors That Help Maintain Employment**

The following list includes several things you should be willing to do in order to keep your job.

- Have a good attendance record. Get to work on time.
- Learn you job well. Ask questions when you don't understand.
- Avoid making mistakes, but if you make one, admit it.
- Be courteous and respectful of co-workers.
- Follow safety rules and other rules of the business/company.
- Be neat in your work and in your personal appearance.
- Have a positive attitude around customers.
- Accept the responsibilities of your job along with the privileges.
- Accept constructive criticism.
- Know and use your benefits properly.
- Take breaks on time and return to work immediately following breaks.
- Show a willingness to learn.
- Exercise initiative. Anticipate things that need to be done without being told.
- Give your best to the job. Then you will earn more, improve your chances for advancement and continue employment!

***"Being a hard worker and having integrity are more important than how rich you are"***

### Three Types of Skills

1. **Job Skills:** These are skills you need for a specific job. An auto mechanic, for example, needs to know how to work on engines, brakes, and so on.
2. **Adaptive Skills:** These are often defined as personality or personal characteristics. They help a person adapt to or get along in a new situation. For example, honesty and enthusiasm are traits employers look for in a good worker.
3. **Transferable Skills:** These are skills you can use in many different jobs. You can transfer them from one job to a very different one. Writing clearly, for instance, is a skill you can use in almost any job.

It is important that you know what skills you have. Most job seekers think job-related skills are their most important skills. They are important. But employers often select job seekers with less experience because of their adaptive or transferable skills.

Employers look for people who:

- get to work every day
- arrive on time
- get things done
- follow instructions from supervisor
- get along well with co-workers
- are honest
- work hard

Adaptive Skills:

- ambition
- patience
- assertiveness
- learns quickly
- flexibility
- maturity
- dependability
- completes assignments
- sincerity
- problem solving
- friendliness
- a good sense of humor
- physical strength
- good sense of direction
- highly motivated
- intelligence
- creativity
- leadership
- enthusiasm
- persistence
- self-motivation
- results oriented
- pride in doing a good job
- willingness to learn new things
- takes responsibility
- asks questions

Transferable skills

- meet deadlines
- speak in public
- supervise others
- accept responsibility
- solve problems
- plan
- understand and control budgets
- increase sales or efficiency



What job is right for me?

### Cover Letter for Your Resume

Before you send out a resume, it is important to develop a good cover letter. How well you write a cover letter may play a large part in how effective your resume will be. A good cover letter may get you the interview. Your cover letter should be on the same paper as your resume. Don't forget to also type an envelope to go with the cover letter and your resume.

A cover letter should include these basic parts: (see example on next page)

- ❶ Your current address.
- ❷ The date you are sending out your resume.
- ❸ Name and address of the person or organization you are contacting.
- ❹ A greeting.
- ❺ The first paragraph should briefly explain why you are writing. Be specific about the job you are applying for.
- ❻ The second and third paragraphs should tell how your skills relate to a specific job or how your skills can benefit the company or organization.
- ❼ In the last paragraph, request a reply or an interview. Express enthusiasm and interest in the specific job you are applying for.
- ❽ Complimentary closing





**Cover Letter (continued)**

❶ 7525 Eastern Drive  
Newton, Iowa 50208

❷ July 16, 2007

❸ Mr. Eli Page, Personnel Director  
ABC Data Systems  
1234 South Megabyte Street  
Des Moines, Iowa 50312

❹ Dear Mr. Page:

❺ I am writing in response to your classified ad for a computer programmer, which appeared in *The Des Moines Register* on July 14.

❻ As the enclosed resume indicates, I have taken courses in several computer languages, which would be particularly helpful in designing programs for your company.

❼ My part-time job at Sandy Associates has also given me useful experience in payroll accounting.

❽ I would appreciate your contacting me for an interview.

❾ Sincerely,

Abby J. Watson

### Resume

A resume, no matter how good, will not get you a job by itself. However, a good resume will attract the attention of the hiring manager and secure a job interview. ***Think of your resume as a promotional brochure about yourself.*** You can showcase a potential employer what you have accomplished and where your experience lies. Below is a list of good resume writing tips.

- Limit to one page
- Tailor your resume and cover letter to each job you are applying for
- Use consistent writing style throughout your resume
- Choose a font that is easy to read, such as Times New Roman or Arial
- Start with an action word
- Do not use acronyms. Unless it is better known by the acronym, spell out the name of the organization
- Emphasize outcome of your efforts
- Use concise, clear descriptions
- Absolutely NO typing, spelling or grammar errors! Use (but don't rely on) spell check
- Do not use contractions
- Proofread your resume and have at least two others proofread it too
- Attach a cover letter
- Print on good quality paper
- Seek advice
- Make an envelope to match

A good resume is clear, well organized, dynamic, and neat. Consult library books, career counselors, and other sources on resume assistance. There are also sites on the Internet to assist in building resumes.



**Resume (continued)**

Your resume should include:

1. A heading
  - Full name
  - Complete address
  - Home telephone number
2. A job objective
  - If you include a job objective, avoid being vague, but don't be so specific you eliminate yourself from other closely related positions
3. Education/training
  - Names and locations of schools or programs
  - Dates of attendance
  - Degrees, certificates, or licenses awarded
  - Major
  - Grade-point average, if 3.0 or above
  - Coursework related to the job you want
  - Honors, awards, scholarships, or elective offices
4. Work experience
  - Names and addresses of employers
  - Dates of employment
  - Duties
  - Major accomplishments
5. Activities/special skills
  - Interests and activities that demonstrate job-related skills
  - Personal accomplishments
  - Special abilities, such as computer skills or foreign language
6. List of References
  - Write *available upon request* in most cases
  - People who will give you a positive recommendation for employment

**Resume Example #1**

---

**ABBY J. WATSON**

7525 Eastern Drive  
Newton, Iowa 50208  
(515) 555-4567

**JOB OBJECTIVE**

To work full time as a Computer  
Programmer for a major company.

**EDUCATION**

Des Moines Area Community College,  
Ankeny, Iowa  
AA Computer Science, June 2007

**EXPERIENCE**

(2006-present)  
Sand Associates, Newton, Iowa  
Working as a Technology Specialist.  
Responsible for payroll.  
Handled all office computer networks.

(2005-2006)  
Des Moines Area Community College,  
Ankeny, Iowa  
Data Analyst for Business Office.

(2004-2005)  
McDonalds Corporation  
Ankeny, Iowa  
Customer relations.  
Cash register.

(2002-2003)  
Mercy Hospital  
Des Moines, Iowa  
Volunteered reading books to children.

**SPECIAL SKILLS**

Programmed in Visual Basic & COBOL.  
Skilled in use of all word processing and  
Office software.

**REFERENCES**

Available upon request

**Resume Example #2**

---

**ROBERT M. SMITH**

7525 Eastern Street  
Anytown, Iowa 50000  
(515) 555-1234

**JOB OBJECTIVE**

To work full time as a Computer Programmer for a major company in Iowa.

**SKILLS AND ACCOMPLISHMENTS**

Programmed in Visual Basic & COBOL. Skilled in use of all word processing and Office software.

Awarded "Outstanding Programmer" at University of Iowa in 2007.

Designed computer program in 2006 for University of Iowa Alumni organization to utilize in tracking donations from alumni. Program upgraded outdated system of tracking.

**WORK HISTORY**

(2006-present) Sand Associates, Newton, Iowa

Information Technology Specialist. Responsible for payroll. Handle all office computer networks.

(2004-2005) University of Iowa, Iowa City, Iowa

Data Analyst for Business Office.

(2003-2004) Radio Shack

Salesman in the computer department.

**EDUCATION**

University of Iowa, Iowa City, Iowa

BA Computer Science, May 2007

**REFERENCES**

John Williams

753 South 38<sup>th</sup> Street

Des Moines, IA 50319

(515)555-1235

Kathy Johnson

4455 Rock Avenue

Clive, IA 50325

(515)555-9858

**Personal Fact Sheet**

Name	
Social Security Number	
Current Address	
Date of Birth	
Place of Birth (City & State)	
Marital Status	
In Case of Emergency Notify (Name)	
Relationship	
Address/Phone Number	
Doctor's Name	
Address/Phone Number	
Date of most recent physical exam	
List any physical or medical restrictions	

**Work Experience/Paid Employment**

Employer	
Supervisor	
Address/Phone	
Position/Title	
Start Date	
Leave Date	
Wage/hour	
Job Duties/Responsibilities (cash register, equipment used, closing shift)	
Reason for leaving position (must be positive)	

Employer	
Supervisor	
Address/Phone	
Position/Title	
Start Date	
Leave Date	
Wage/hour	
Job Duties/Responsibilities (cash register, equipment used, closing shift)	
Reason for leaving position (must be positive)	

**Summary Fact Sheet**

My career goal is:

Values most important to me are:

My likes and interests are:

My skills include:

Three jobs I could get now are:

To get these jobs I need to:

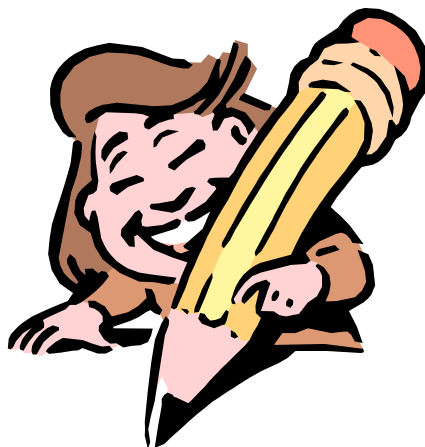


### Applications

Filling out a job application on the spot can be nerve racking. What if you make a mistake or don't know some of the information? Here are a few tips in completing a job application:

- \_\_\_\_\_ Bring your completed sample application form and your resume.
- \_\_\_\_\_ Know your social security number.
- \_\_\_\_\_ Take a black or blue pen with you.
- \_\_\_\_\_ Read all instructions carefully.
- \_\_\_\_\_ Use your correct name, not a nickname.
- \_\_\_\_\_ Answer every question that applies to you, or use N/A if not applicable. Never leave a space blank.
- \_\_\_\_\_ Have available the correct names and addresses of references.
- \_\_\_\_\_ Know what *specific job* you are interested in before you apply. Don't state that you will work "any" job.
- \_\_\_\_\_ If there is a blank regarding "desired salary", know what the approximate pay is and give a salary range.
- \_\_\_\_\_ Check the application for errors before you turn it in.

To assist you in the application process, a blank sample job application is included on the next page for you to complete and keep on hand. All you will have to do is copy the information onto a real job application. Be sure to write neatly and in black or blue ink when completing the "real" application. Remember, this is one of the first impressions you give to a potential employer.





**SAMPLE APPLICATION FOR EMPLOYMENT**

<b>NOTICE TO APPLICANTS</b>	FEDERAL AND STATE LAW REQUIRES THAT ALL APPLICANTS BE CONSIDERED WITHOUT REGARD TO RACE, RELIGION, COLOR, SEX, AGE, MARITAL STATUS, ANCESTRY, CITIZENSHIP, VETERAN STATUS, SEXUAL ORIENTATION OR PREFERENCE, OR PHYSICAL OR MENTAL DISABILITY. WE BELIEVE IN AND FULLY SUPPORT THE PRINCIPLE OF EQUAL EMPLOYMENT OPPORTUNITY AND WILL FULFULL OUR OBLIGATION TO THE FULLEST.
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**PERSONAL**

Last Name	First Name	Middle Initial	Social Security #
Other Name(s) used			Home Phone #(    )
Address			Business or Message #(    )

Position Applied For	Referred By	Salary Desired
Have you ever interviewed with our company or its affiliates before? Yes No	If yes, list date(s), job title(s) & location(s)	
Have you ever been employed by our company or its affiliates? Yes No	If yes, list date(s), job title(s) & location(s)	
Do you have any relatives employed by its affiliates or our company? Yes No	If yes, list date(s), job title(s) & location(s)	
Are you at least 18 years old? Yes No	If under 18, do you have a work permit?	

**EDUCATION**

Circle Highest Grade Completed:			
High School	9      10      11      12	College, Trade or Business	1      2      3      4 years
School	Address	Major Studies	Degree, Diploma, License or Certificate
High School			
College/University			
Vocational, Business, Other			
List Any Professional Designations			
Other Special Knowledge, Skills or Qualifications			

*For Clerical Applicants Only:*

Do you type? Yes    No	If yes, number of words per minute:
Computer Skills (Hardware/Software)	

## SECTION 3

## Employment

### APPLICATION FOR EMPLOYMENT (cont'd)

#### EMPLOYMENT HISTORY

List all employment for the past 10 years, starting with the most recent position. All information **must** be completed. You may attach a resume, but not in place of completing the required information.

Employed From / /	Employer Name	Supervisor Name	Starting Salary
Employed Until / /	Employer Address	Supervisor Phone #	Ending Salary
Job Title		Reason for Leaving	
Duties & Responsibilities			

Employed From / /	Employer Name	Supervisor Name	Starting Salary
Employed Until / /	Employer Address	Supervisor Phone #	Ending Salary
Job Title		Reason for Leaving	
Duties & Responsibilities			

#### GENERAL

Yes No May we contact your current employer for references?

Yes No If hired; will you be able to work overtime?

Yes No Will you be able to perform the essential job functions for the position you are applying for with or without reasonable accommodation?

Yes No Have you ever been convicted of a crime, excluding misdemeanors and summary offenses, which has not been annulled, expunged or sealed by court? (A yes, response does not automatically disqualify your application.)

#### CERTIFICATION & AUTHORIZATION

The above information is true and correct. I understand that, in the event of my employment by the Company, I shall be subject to dismissal if any information that I have given in this application is false or misleading or if I have failed to give any information herein requested, regardless of the time elapsed after discovery.

I authorize the Company to inquire into my educational, professional and past employment history references as needed to research my qualifications for this position. I hereby give my consent to any former employer to provide employment-related information about me to the Company and will hold the Company and my former employer harmless from any claim made on the basis that such information about me was provided or that any employment decision was made on the basis of such information. I further authorize the Company to obtain any credit and consumer check.

I understand that nothing in this employment application, the granting of an interview or my subsequent employment with the Company is intended to create an employment contract between myself and the Company under which my employment could be terminated only for cause. On the contrary I understand and agree that, if hired, my employment will be terminable at will and may be terminated by me or the Company at any time and for any reason. I understand that no person has any authority to enter into any agreement contrary to the foregoing. If employed, I will be required to provide original documents which verify my identity and right to work in the United States under the Immigration Reform and Control Act (IRCA) of 1986.

I hereby acknowledge that I have read and agree to the above statements.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**JOB INTERVIEWS****How Do I Prepare for a Job Interview?**

You can make a good impression during your job interview by doing a little homework beforehand.

**Research the Company and the Position**

The more you know about the company and the specific job you are applying for, the better you will appear in the interview. Your interest and motivation will impress an interviewer, and you will be able to explain what you can do for the company. Find out as much key information as you can about the company, its products and its customers. If possible, talk to people who work at the company and check out the company web site if they have one.

Before the interview, research the following information:

- Office locations
- Products and services
- Customers
- Competitors
- Philosophy
- History
- Recent news
- Financial info, including salary & stock

**Prepare for the Interview**

- Practice your answers to Common Questions (found on page 64) in this section. It is also helpful to prepare a list of questions to ask the employer. Most interviews follow this pattern: First, you answer questions about your experience and qualifications, and then you ask questions about the job.
- Rehearse your interview with a friend. You should be able to convey all pertinent information about yourself in 15 minutes. Tape yourself to check your diction, speed, and body language.
- Prepare your interview materials before you leave. Bring several copies of your resume and a list of references. Make sure they are all up-to-date.
- Dress professionally and comfortably. You will be judged in some respects by what you wear. When in doubt, dress conservatively.
- Bring pen and notepad to jot down any information you may need to remember (but don't take notes during the interview).

For women:

- A straightforward business suit is best.
- Wear sensible pumps.
- Be moderate with make-up & perfume.
- Wear simple jewelry.
- Hair and fingernails should be well groomed.
- Don't display visible body piercing, except for ears, until you know company policy.

For men:

- A clean, ironed shirt and conservative tie are a must.
- A simple jacket or business suit is a good idea as well, depending on the position you are interviewing for.
- Shoes should be polished.
- Face should be clean-shaven; facial hair should be neatly trimmed.
- Hair and fingernails should be well groomed.
- Use cologne or after-shave sparingly.
- Don't display visible body piercing, except for ears, until you know company policy.

### Job Interview Types

There are different types of job interviews you may participate in during the *hiring* process. Here are the most common types and tips on how to handle yourself in them.

#### 1. One-On-One Interview

In a one-on-one interview, it has been established that you have the skills and education necessary for the position. The interviewer wants to see if you will fit in with the company, and how your skills will complement the rest of the department. Your goal in a one-on-one interview is to establish rapport with the interviewer and show him or her that your qualifications will benefit the company.

#### 2. Screening Interview

A screening interview is meant to weed out unqualified candidates. Providing facts about your skills is more important than establishing rapport. Interviewers will work from an outline of points they want to cover, looking for inconsistencies in your resume and challenging your qualifications. Provide answers to their questions, and never volunteer any additional information. That information could work against you. One type of screening interview is the telephone interview.

#### 3. Committee Interview

Committee interviews are a common practice. You will face several members of the company who have a say in whether you are hired. When answering questions from several people, speak directly to the person asking the question, it is not necessary to answer to the group. In some committee interviews, you may be asked to demonstrate your problem-solving skills. The committee will outline a situation and ask you to formulate a plan that deals with the problem. You don't have to come up with the ultimate solution. The interviewers are looking for how you apply your knowledge and skills to a real-life situation.

#### 4. Group Interview

A group interview is usually designed to uncover the leadership potential of prospective managers and employees who will be dealing with the public. The front-runner candidates are gathered together in an informal, discussion-type interview. A subject is introduced and the interviewer will start off the discussion. The goal of the group interview is to see how you interact with others and how you use your knowledge and reasoning powers to win others over. If you do well in the group interview, you can expect to be asked back for a more extensive interview.



**Job Interview Types (continued)****5. Telephone Interview**

Telephone interviews are merely screening interviews meant to eliminate poorly qualified candidates so that only a few are left for personal interviews. A telephone call to check on your resume might turn into an interview. Your mission is to be invited for a personal face-to-face interview. Some tips for telephone interviews:

- Anticipate the dialogue: Write a general script with answers to questions you might be asked. Focus on skills, experiences, and accomplishments. Practice until you are comfortable. Then replace the script with cue cards that you keep by the telephone.
- Keep your notes handy: Have any key information, including your resume, notes about the company, and any cue cards you have prepared, next to the phone. You will sound prepared if you don't have to search for information. Make sure you also have a notepad and pen so you can jot down notes and any questions you would like to ask at the end of the interview.
- Be prepared to think on your feet: If you are asked to participate in a role-playing situation, give short but concise answers. Accept any criticism with tact and grace.
- Avoid salary issues: If you are asked how much money you would expect, try to avoid the issue or give a broad range with a wide spread. Deflect the question back to the interviewer by saying something like: "I don't know. What are you planning on paying the best candidate?" Let the employer make the first offer. It is important to know the salary range for the profession.
- Push for a face-to-face meeting: Sell yourself by closing with something like: "I am very interested in exploring the possibility of working in your company. I would appreciate an opportunity to meet with you in person so we can both better evaluate each other. I am free either Tuesday afternoon or Wednesday morning. Which would be better for you?"
- Try to reschedule surprise interviews: You will not be your best with a surprise interview. If you were called unexpectedly, try to set an appointment to call back by saying something like: "I have a scheduling conflict at this time. Can I call you back tomorrow after work, say 6 PM?"



### Making a Good Impression on Job Interviews

Here's what you should keep in mind the day of the interview and immediately *afterward*.

#### Before the Interview

- Be on time. Being on time (or early) is usually interpreted by the interviewer as evidence of your commitment, dependability, and professionalism.
- Be positive and try to make others feel comfortable. Show openness by leaning into a greeting with a firm handshake and smile. Don't make negative comments about current or former employers.
- Relax. Think of the interview as a conversation. Remember that the interviewer is just as nervous about making a good impression on you.



#### During the Interview

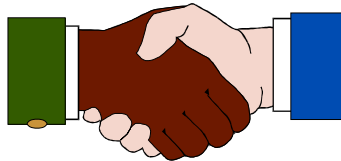
- Show self-confidence. Make eye contact with the interviewer and answer his questions in a clear voice. Work to establish a rapport with the interviewer.
- Remember to listen. Communication is a two-way street. If you are talking too much, you will probably miss cues concerning what the interviewer feels is important.
- Reflect before answering a difficult question. If you are unsure how to answer a question, you might reply with another question. For example, if the interviewer asks you what salary you expect, try answering by saying "That is a good question. What are you planning to pay your best candidate?"
- When it is your turn, ask the questions you have prepared in advance. These should cover any information about the company and job position you could not find in your own research.
- Do not ask questions that raise red flags. Ask, "Is relocation a requirement?", and the interviewer may assume that you do not want to relocate at all. Too many questions about vacation may cause the interviewer to think you are more interested in taking time off than helping the company. Make sure the interviewer understands why you are asking these questions.
- Show you want the job. Display your initiative by talking about what functions you could perform that would benefit the organization, and by giving specific details of how you have helped past employers. You might also ask about specific details of the job position, such as functions, responsibilities, who you would work with, and who you would report to.

**Making a Good Impression on Job Interviews (continued)****During the Interview (continued)**

- Avoid negative body language. An interviewer wants to see how well you react under pressure.

Avoid these signs of nervousness and tension:

- Frequently touching your mouth
- Faking a cough to think about the answer to a question
- Gnawing on your lip
- Tight or forced smiles
- Swinging your foot or leg
- Folding or crossing your arms
- Slouching
- Avoiding eye contact
- Picking at invisible bits of lint

**After the Interview**

- End the interview with a handshake and thank the interviewer for his or her time. Summarize your interest in the position and your qualifications. Ask if you can telephone in a few days to check on the status of your application. If they offer to contact you, politely ask when you should expect the call.
- Send a "Thanks for the Interview" note. After the interview, send a brief thank-you note. Try to time it so it arrives before the hiring decision will be made. It will serve as a reminder to the interviewer concerning your appropriateness for the position, so feel free to mention any topics discussed during your interview. If the job contact was made through the Internet or e-mail, send an e-mail thank-you note immediately after the interview, then mail a second letter so it will arrive the week before the hiring decision will be made.
- Follow up with a phone call if you are not contacted within a week of when the interviewer indicated you would be.

**Common Interview Questions**

By rehearsing interview questions, you'll become more familiar with your own *qualifications* and will be well prepared to demonstrate how you can benefit an employer. Some examples:

- **"Tell me about yourself."**

Make a short, organized statement of your education and professional achievements and professional goals. Then, briefly describe your qualifications for the job and the contributions you could make to the organization. You do not have to say you are in foster care.

- **"Why do you want to work here?" or "What about our company interests you?"**

Few questions are more important than these, so it is important to answer them clearly and with enthusiasm. Show the interviewer your interest in the company. Share what you learned about the job, the company and the industry through your own research. Talk about how your professional skills will benefit the company. Unless you work in sales, your answer should never be simply: "money." The interviewer will wonder if you really care about the job.

- **"Why did you leave your last job?"**

The interviewer may want to know if you had any problems on your last job. If you did not have any problems, simply give a reason, such as: relocated away from job; company went out of business; laid off; temporary job; no possibility of advancement; wanted a job better suited to your skills.

If you did have problems, be honest. Show that you can accept responsibility and learn from your mistakes. You should explain any problems you had (or still have) with an employer, but don't describe that employer in negative terms. Demonstrate that it was a learning experience that will not affect your future work.

- **"What are your best skills?"**

If you have sufficiently researched the organization, you should be able to imagine what skills the company values. List them, then give examples where you have demonstrated these skills.

- **"What is your major weakness?"**

Be positive; turn a weakness into a strength. For example, you might say: "I often worry too much over my work. Sometimes I work late to make sure the job is done well."

- **"Do you prefer to work by yourself or with others?"**

The ideal answer is one of flexibility. However, be honest. Give examples describing how you have worked in both situations.



**Common Interview Questions (continued)**

- **"What are your career goals?" or "What are your future plans?"**

The interviewer wants to know if your plans and the company's goals are compatible. Let the interviewer know that you are ambitious enough to plan ahead. Talk about your desire to learn more and improve your performance, and be specific as possible about how you will meet the goals you have set for yourself.

- **"What are your hobbies?" and "Do you play any sports?"**

The interviewer may be looking for evidence of your job skills outside of your professional experience. For example, hobbies such as chess or bridge demonstrate analytical skills. Reading, music, and painting are creative hobbies. Individual sports show determination and stamina, while group sport activities may indicate you are comfortable working as part of a team.

Also, the interviewer might simply be curious as to whether you have a life outside of work. Employees who have creative or athletic outlets for their stress are often healthier, happier and more productive.

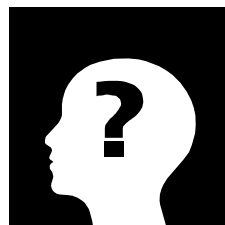
- **"What salary are you expecting?"**

You probably don't want to answer this one directly. Instead, deflect the question back to the interviewer by saying something like: "I don't know. What are you planning on paying the best candidate?" Let the employer make the first offer.

However, it is still important to know what the current salary range is for the profession. Find salary surveys at the library or on the Internet, and check the classifieds to see what comparable jobs in your area are paying. This information can help you negotiate compensation once the employer makes an offer.

- **"What have I forgotten to ask?"**

Use this as a chance to summarize your good characteristics and attributes and how they may be used to benefit the organization. Convince the interviewer that you understand the job requirements and that you can succeed.



**Additional job interview questions you might want to *rehearse*:****Your Qualifications**

- What can you do for us that someone else can't do?
- What qualifications do you have that relate to the position?
- What new skills or capabilities have you developed recently?
- Give me an example from a previous job where you've shown initiative.
- What have been your greatest accomplishments recently?
- What is important to you in a job?
- What motivates you in your work?
- What have you been doing since your last job?
- What qualities do you find important in a coworker?

**Your Career Goals**

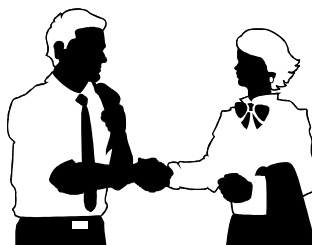
- What would you like to be doing five years from now?
- How will you judge yourself successful? How will you achieve success?
- What type of position are you interested in?
- How will this job fit in your career plans?
- What do you expect from this job?
- Do you have a location preference?
- Can you travel?
- What hours can you work?
- When could you start?

**Your Work Experience**

- What have you learned from your past jobs?
- What were your biggest responsibilities?
- What specific skills acquired or used in previous jobs relate to this position?
- How does your previous experience relate to this position?
- What did you like most/least about your last job?
- Whom may we contact for references?

**Your Education**

- How do you think your education has prepared you for this position?
- What were your favorite classes/activities at school?
- Why did you choose your major?
- Do you plan to continue your education?



### Illegal Job Interview Questions

Various federal, state, and local laws regulate the questions a prospective employer can ask you. An employer's questions--on the job application, in the interview, or during the testing process--must be related to the job for which you are applying. For the employer, the focus must be: "What do I need to know to decide whether or not this person can perform the functions of this job?"

### Options for Answering an Illegal Question

You are free to answer the question. If you choose to do so, realize that you are giving information that is not job-related. You could harm your candidacy by giving the "wrong" answer. You can refuse to answer the question. By selecting this option you'll be within your rights, but you're also running the risk of coming off as uncooperative or confrontational--hardly the words an employer would use to describe the "ideal" candidate.

Your third option is to examine the intent behind the question and respond with an answer as it might apply to the job. For instance, if the interviewer asks, "Are you a U.S. citizen?" or "What country are you from?," you've been asked an illegal question. Instead of answering the question directly, you could respond, "I am authorized to work in the United States." Or, if your interviewer asks, "Who is going to take care of your children when you have to travel?" you might answer, "I can meet the travel and work schedule that this job requires."

ILLEGAL QUESTIONS AND THEIR LEGAL COUNTERPARTS		
Subject	Illegal Questions	Legal Questions
National Origin/ Citizenship	Are you an U.S. citizen?  Where were you/your parents born?  What is your "native tongue?"	Are you authorized to work in the United States?  What languages do you read, speak or write fluently? (This question is okay, as long as this ability is relevant to the performance of the job.)
Age	How old are you?	Are you over the age of 18?
Personal	How tall are you?  How much do you weigh?	Are you able to lift a 50-pound weight and carry it 100 yards, as that is part of the job? (Questions about height and weight are not acceptable unless minimum standards are essential to the safe performance of the job.)
Affiliations	To what clubs or social organizations do you belong?	Do you belong to any professional or trade groups or other organizations that you consider relevant to your ability to perform this job?

**Illegal Job Interview Questions (continued)**

<b>Subject</b>	<b>Illegal Questions</b>	<b>Legal Questions</b>
Marital/ Family Status	<p>What's your marital status?</p> <p>Who do you live with?</p> <p>Do you plan to have a family? When?</p> <p>How many kids do you have?</p> <p>What are your child care arrangements?</p>	<p>Would you be willing to relocate if necessary?</p> <p>Travel is an important part of the job. Would you be willing to travel as needed by the job (This question is okay, as long as ALL applicants for the job are asked it.)</p> <p>This job requires overtime occasionally. Would you be able and willing to work overtime as necessary? (Again, this questions okay as long as ALL applicants for the job are asked it.)</p>
Disabilities	<p>Do you have any disabilities?</p> <p>Please complete the following medical history.</p> <p>Have you had any recent or past illnesses or operations? If yes, list and give dates.</p> <p>What was the date of your last physical exam?</p> <p>How's your family's health?</p> <p>When did you lose your eyesight?</p>	<p>Are you able to perform the essential functions of this job with or without reasonable accommodations? (This question is okay if the interviewer thoroughly described the job.)</p> <p><b>NOTE:</b> As part of the hiring process, after a job offer has been made you may be required to undergo a medical exam. Exam results must be kept strictly confidential, except medical/safety personnel may be informed if emergency medical treatment is required, and supervisors may be informed about necessary job accommodations, based on the exam results.</p>
Arrest Record	Have you ever been arrested?	Have you ever been convicted of ____? (The crime should be reasonably related to the performance of the job in question.) Do not report any juvenile crimes.
Military	If you've been in the military, were you honorably discharged?	<p>In what branch of the Armed Forces did you serve?</p> <p>What type of training or education did you receive in the military?</p>

### Questions You Might Ask During a Job Interview

At the end of most interviews, you will be invited to ask questions of your interviewer. This is an *important* opportunity for you to learn more about the employer, and for the interviewer to further evaluate you as a job candidate. It requires some advance preparation on your part.

Here are some guidelines for asking questions:

- **Prepare five good questions.** Understanding that you may not have time to ask them all. Ask questions concerning the job, the company, and the industry or profession. A few questions you might ask include “What opportunities exist for advancement?” or “Are there opportunities for travel?”.

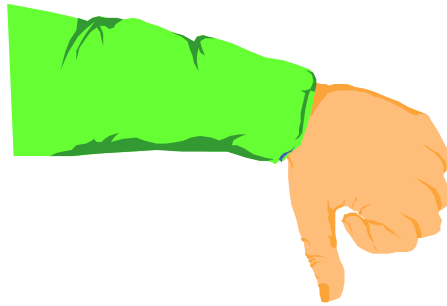
Your questions should indicate your interest in these subjects and that you have read and thought about them. For example, you might start, "I read in Business Week that ... I wonder if that factor is going to have an impact on your business."

- **Don't ask questions that raise warning flags.** For example, asking, "Would I really have to work weekends?" implies that you are not available for weekend assignments. If you are available, rephrase your question. Also, avoid initiating questions about compensation (pay, vacations, etc.) or tuition reimbursements. You might seem more interested in paychecks or time-off than the actual job. Find out what the salary range is for the job before your interview.
- **Don't ask questions about only one topic.** People who ask about only one topic are often perceived as one-dimensional and not good candidates.
- **Clarify.** It's OK to ask a question to clarify something the interviewer said. Just make sure you are listening. Asking someone to clarify a specific point makes sense. Asking someone to re-explain an entire subject gives the impression that you have problems listening or understanding. For example, you can preface a clarifying question by saying: "You mentioned that ABC Company does \_\_\_\_\_. Can you tell me how that works in practice?"



**Common Interview Mistakes**

The following is important to know *not* to do at the job interview. Learn from the mistakes of others. Here's "*18 Deadly Interview Mistakes Job Seekers Make*," adapted from Drs. Caryl and Ron Krannich's 101 Dynamite Answers to Interview Questions.

***18 Deadly Interview Mistakes Job Seekers Make*****DON'T:**

1. Arrive late for the interview.
2. Indicate you are late because the directions you were given were not good.
3. Look disheveled and inappropriately dressed.
4. Slouch in your seat.
5. Look around. You should maintain good eye contact with the interviewer.
6. Do your company research at the interview by asking, "*What do you guys do here?*"
7. Forget to make a connection between your skills and the needs of the employer.
8. Brag about how great you are.
9. Respond in an unfocused, disorganized, and rambling manner.
10. Remain low-key and display no enthusiasm for the job.
11. Answer most questions with simple "yes" and "no" answers.
12. Appear desperate for a job--any job.
13. Call the interviewer by his or her first name, or use the wrong name.
14. Give memorized responses.
15. Badmouth your current or former employer.
16. Ask, "*How am I doing? Are you going to hire me?*"
17. Blurt out, "*I need to make at least \$35,000. I hope this job pays at least that much,*" near the beginning of the interview.
18. Reply "No" when asked, "*Do you have any questions?*".

**When the interview is over, DO:**

- Ask when to expect a decision to be made. Make sure the employer knows how to reach you.
- Follow-up the interview with a thank-you letter to the employer restating your interest in the position
- Learn from the interview process. If you don't get the job, rejection is part of any normal job search
- Keep searching until you secure employment.

**Positive Communication**

Communication skills are becoming increasingly important to secure a job in most fields. The way you communicate may reflect an attitude that appears negative or puts others on the defense. If you use a negative communication style, you may find yourself struggling to attain or maintain employment. If you use statements like the ones on the left below, you are communicating in a negative way that will turn off any employer. There are ways to communicate the same message without cutting down your self or others and end up with a more positive outcome. How would you change the following sentences to re-state them in a more positive way, by using the “I” message way to communicate?

ExampleNew positive “I” message

- |   |  |
|---|--|
| 1. You never call me.   | 1. <u>I wish you would call me more often.</u> |
| 2. You are always late.   | 2. _____                                       |
| 3. That is a stupid idea.   | 3. _____                                       |
| 4. No one cares about my work.  | 4. _____                                       |
| 5. You always ignore me.  | 5. _____                                       |
| 6. Don't yell at me.  | 6. _____                                       |
| 7. You shouldn't do that!   | 7. _____                                       |
| 8. It's not really important,<br>but I wanted to talk to you.             | 8. _____                                       |
| 9. You probably won't have the time,<br>but I need help with my homework. | 9. _____                                       |



**Work Permits and Iowa Child Labor Laws**

Until workers reach the age of 18, Iowa law requires a Work Permit or a Certificate of Age be issued before they start work.

**WHO NEEDS A WORK PERMIT?** No persons under sixteen years of age shall be employed or permitted to work with or without compensation unless the person, firm, or corporation employing such persons receives and keeps on file accessible to any officer charged with the enforcement of the Child Labor Act, a Work Permit, and keeps a complete list of the names and ages of all such persons under sixteen years of age employed.

**HOW DO I GET A WORK PERMIT IF I AM 14 OR 15?** You must first have the employer complete the Employer Agreement For Minors Aged 14 & 15 stating the type of work to be done and the hours to be worked. After completed, the parent/guardian signs this form and the youth must then provide (in person) to the Workforce Development Center, the completed Employer Agreement Form and at least one of the following acceptable evidence of age: certified copy of a birth certificate, passport, certified copy of baptismal record showing date and place of birth and place of child's baptism, or a report from a school medical inspector or physician appointed by the local board of education certifying that in the inspector's/physician's opinion, the applicant is fourteen years of age or more.

**WHAT HOURS CAN 14 OR 15 YEAR OLDS WORK?** Outside school hours between 7:00am and 7:00pm during the school year; between 7:00am and 9:00pm from June 1 through Labor Day. Federal child labor laws restrict maximum hours to 18 hours per week during the school year; three hours per day Monday through Friday outside of school hours, and eight hours on Saturdays, Sundays, and Holidays between 7:00am and 7:00pm.

**WHO NEEDS A CERTIFICATE OF AGE?** Youths 16 and 17. Youth who are 16 and 17 years of age can obtain a Certificate of Age by appearing in person at the Workforce Development Center with at least one of the following acceptable evidence of age: certified copy of a birth certificate, passport, certified copy of baptismal record showing date and place of birth and place of child's baptism, or a report from a school medical inspector or physician appointed by the local board of education certifying that in the inspector's/physician's opinion, the applicant is fourteen years of age or older.

For more information please contact the Department of Labor's Wage & Hour Division in Des Moines at 515-284-4625 or 1-800-562-4692.



## SECTION 3

## Employment

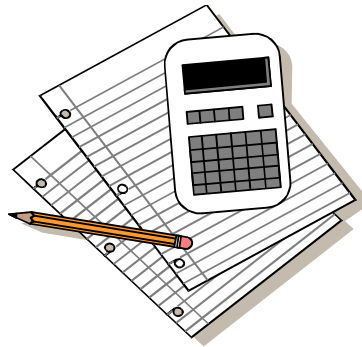
### Weekly Planner

When you begin employment, it's very important to be at work when you are scheduled. It will take coordination on your part to keep your schedule straight, especially if you are involved in activities at school. Below is a planner for you to utilize until you get yourself a pocket calendar. Be sure to include all your activities, appointments and work schedule. ( Feel free to make copies of the planner.)

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
<b>DATE →</b>							
6:00 am							
6:30 am							
7:00 am							
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9:30 pm							
10:00 pm							
10:30 pm							
11:00 pm							
11:30 pm							
Midnight							

### Read Your Paycheck Stubs

Some people throw their paycheck stubs away; do NOT do that! It is important that you check to make sure you were paid correctly. You need to make sure the number of hours you worked and the amount you agreed upon per hour are correct, which equals your base pay. If you worked any overtime, it should be itemized out. Deductions from your check can include: Federal Income Tax, FICA (Social Security Tax), and State Income Tax.



### Taxes: What Do I Do With a W2?

In January your employer will give you your W2 forms. These are the official records of how much money you earned in the previous year from each employer and how much money was withheld in taxes. You must have these forms in order to complete your tax returns. If you have moved in the past year, **be sure** your previous employers know how to get in touch with you.

When you receive your W2 forms you should file your federal and state tax forms. The IRS can help you with your taxes if you use the “short form”. The IRS does not charge a fee for this service. If you choose to go to a private tax firm, they will charge you a fee. Electronic filing is available to you since your taxes are not very complicated yet. **Federal taxes are due by April 15<sup>th</sup> and State taxes are due by April 30<sup>th</sup> for Iowa residents.** If you do not receive tax forms in the mail, they are available at your local federal and state tax offices. Tax forms may be available in the local public library or post office. You will get a refund from the federal or state governments if you are eligible for one. There is a chance you may not get a refund and actually owe state and federal taxes. You should keep your tax statements for five years. Be sure to store them in a safe place. You may need to refer to your tax records when you apply for a student loan or other loans.



### Employment Web Sites

<http://denison.jobcorps.gov/>  
[www.iowaworkforce.org](http://www.iowaworkforce.org)  
[www.ivrs.ia.gov](http://www.ivrs.ia.gov)  
[www.disabilityinfo.gov](http://www.disabilityinfo.gov)

Job Corps  
 Iowa Workforce Development  
 Iowa Vocational Rehabilitation Services  
 Resources for Americans with Disabilities

### Temporary Employment Web Sites

[www.accountemps.com](http://www.accountemps.com)  
[www.adecco.com](http://www.adecco.com)  
[www.cambridge-staffing.com](http://www.cambridge-staffing.com)  
[www.expresspersonnel.com](http://www.expresspersonnel.com)  
[www.manpower.com](http://www.manpower.com)  
[www.monster.com](http://www.monster.com)  
[www.norrell.com](http://www.norrell.com)  
[www.premiersearchgroup.com](http://www.premiersearchgroup.com)  
[www.careerpros.com](http://www.careerpros.com)  
[www.westaff.com](http://www.westaff.com)

Accountemps  
 Adecco  
 Cambridge Tempositions, Inc.  
 Express Personnel Services  
 Manpower  
 Monster  
 Norrell  
 Premier Search Group  
 Sedona Staffing Services  
 Westaff

### How to fill out W4 forms

The W4 is an official tax document you fill out when you get a job. This form authorizes your employer to deduct a certain amount of money from each paycheck for federal taxes. This is called “withholding” and is something employers must do by law. Your employer can help you if you don’t understand how to complete the form. If you are under age 18 you may choose to write **exempt** which would prevent withholdings from being taken out of your paycheck. If you move, inform your employer that you need to change your W4 to reflect your new address, as this is where your statement of earnings will be sent. At the end of this section there is an Iowa W4 and a Federal W4 that you can practice completing.

# **Form 4 2007** **Employee Withholding Allowance Certificate** **Form 4 2007** **Employee Withholding Allowance Certificate**

Keep this form in your records. See Employer Withholding Requirements on the back of this form. **Form 4 2007** **Employee Withholding Allowance Certificate** **Form 4 2007** **Employee Withholding Allowance Certificate**

**EMPLOYER INFORMATION** **EMPLOYER INFORMATION**

Name: \_\_\_\_\_ EIN plus last 4: \_\_\_\_\_

Address: \_\_\_\_\_

City/Zip Code: \_\_\_\_\_ State: \_\_\_\_\_

City/Zip Code: \_\_\_\_\_ State: \_\_\_\_\_

City/Zip Code: \_\_\_\_\_ State: \_\_\_\_\_

City/Zip Code: \_\_\_\_\_ State: \_\_\_\_\_

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**TOP PORTION OF FORM— CENTRALIZED EMPLOYEE REGISTRY REPORTING FORM – EMPLOYER REPORTING REQUIREMENTS**

An employer doing business in Iowa who hires or rehires an employee must complete this section. You may submit it by mail to: Centralized Employee Registry, PO Box 10322, Des Moines, IA 50306-0322, online at [www.iowachildsupport.gov](http://www.iowachildsupport.gov) or fax to 1-800-759-5881.

If you have questions about employer reporting requirements, call the Employers Partnering in Child Support (EPICS) Unit at 1-877-274-2580.

**Questions A through D**

- A. Is a family health insurance plan offered through employment? This question does not relate to insurability of employee's dependents.  
 B. Example: Is dependent insurance coverage offered upon hire or after six months of employment? This question does not relate to insurability of employee's dependents.  
 C. Indicate the first day for which the employee is owed compensation.  
 D. This information is needed for income withholding and garnishment purposes.

**BOTTOM PORTION OF FORM – IA W4 INSTRUCTIONS (January 1, 2007) – EMPLOYEE WITHHOLDING ALLOWANCE CERTIFICATE**

(Detach this part and keep for the employer's records.)

**Exemption from Withholding:** You should claim exemption from withholding if you are a resident of Iowa and do not expect to owe any Iowa income tax or expect to have a right to a refund of all income tax withheld. If you qualify, write "EXEMPT" and the year exempt status is effective. Exempt guidelines are: (1) You are exempt if you will earn \$5,000 or less and are claimed as a dependent on another person's return, or (2) You are exempt if you will earn \$9,000 or less and are not claimed as a dependent on another person's return, or (3) married and both spouses' total is less than \$13,500. See your payroll officer to determine how much you expect to make in a calendar year. **Nonresidents may not claim exemption.**

**Taxpayers 65 years of age or older:** You are exempt if you are single and your income is \$18,000 or less or if you are married and your combined income is \$24,000 or less. Only one spouse must be 65 or older to qualify for the exemption.

You must complete a new W4 within 10 days from the day you anticipate you will incur an Iowa income tax liability for the calendar year (or your fiscal year) or on or before December 31 if you anticipate you will incur an Iowa income tax liability for the following year. If you want to claim an exemption from withholding next year, you must file a new W4 with your employer on or before February 15.

**FILING REQUIREMENTS/NUMBER OF ALLOWANCES**

Each employee must file this Iowa W4 with his/her employer. Do not claim more allowances than necessary or you will not have enough tax withheld.

**1. Personal Allowances:** You can claim the following personal allowances:

- 1 allowance for yourself or 2 allowances if you are unmarried and eligible to claim head of household status, plus 1 allowance if you are 65 or older, and plus 1 allowance if you are blind.
- If you are married and your spouse either does not work or is not claiming his/her allowances on a separate W4, you may also claim the following allowances: 1 for your spouse, plus 1 if your spouse is 65 or older, and plus 1 if your spouse is blind.
- If you are single and hold more than one job, you may not claim the same allowances with more than one employer at the same time. If you are married and both you and your spouse are employed, you may not both claim the same allowances with both of your employers at the same time.
- To have the highest amount of tax withheld, claim "0" allowances on line 1.

**2. Allowances for Dependents:** You may claim 1 allowance for each dependent you will be able to claim on your Iowa income tax return.**3. Allowances for Itemized Deductions**

- (a) Enter total amount of estimated itemized deductions ..... (a) \$ \_\_\_\_\_  
 (b) Enter amount of your standard deduction using the following information ..... (b) \$ \_\_\_\_\_  
 If single, married filing separately on a combined return or married filing separate returns, enter \$1,700.  
 If married filing a joint return, unmarried head of household or qualifying widow(er), enter \$4,200.  
 (c) Subtract line (b) from line (a) and enter the difference or zero, whichever is greater ..... (c) \$ \_\_\_\_\_  
 (d) Additional allowance: Divide the amount on line (c) by \$600, round to the nearest whole number and enter on line 3 of the IA W4 on other side.

**4. Allowances for Child/Dependent Care Credit:** Persons having child/dependent care expenses qualifying for the Federal and Iowa Child and Dependent Care Credit may claim additional Iowa withholding allowances based on their net incomes. If you have qualifying child and dependent care expenses and wish to reduce your Iowa withholding on the basis of this credit, you may claim additional withholding allowances for Iowa based on the following table. Married persons, regardless of their expected Iowa filing status, must calculate their withholding allowances based on their combined net incomes. Note that if net income is \$45,000 or more, no withholding allowances are allowed for the Child and Dependent Care Credit as taxpayers with these incomes are not eligible for the Iowa Child and Dependent Care Credit.

**Withholding Allowances Allowed**

Iowa Net Income	Allowances
\$0 - \$20,000	5
\$20,000 - \$30,000	4
\$30,000 - \$44,999	3

Enter the number of allowances on line 4 of the IA W4 on the reverse side. If you are married and both you and your spouse are employed, the total allowances for child and dependent care that you and your spouse may claim cannot exceed the total allowances shown to the left.

**5. Total:** Enter total of lines 1 through 4.

**6. Additional Amount of Withholding Deducted:** If you are not having enough tax withheld from your pay, you may request your employer to withhold more by filling in an additional amount on line 6. Often married couples, both of whom are working, and persons with two or more jobs need to have additional tax withheld. You may also need to have additional tax withheld because you have income other than wages, such as interest and dividends, capital gains, rents, alimony received, etc. Estimate the amount you will be under-withheld, and divide that amount by the number of pay periods per year.

**Changes in Allowances:** You may file a new W4 at any time if the number of your allowances INCREASES. You must file a new W4 within 10 days if the number of allowances previously claimed by you DECREASES.

**Penalties:** Penalties are imposed for willfully supplying false information or for willful failure to supply information which would reduce the withholding allowances. If you file as exempt from withholding and you incur an income tax liability, you may be subject to a penalty for underpayment of estimated tax.

**Employer Withholding Requirements:** The employer must maintain records of the W4s. If the employee is claiming more than 22 withholding allowances or is claiming exemption from withholding when wages are expected to exceed \$200 per week, the employer must send a copy of the W4 under separate cover within 90 days to the Individual Unit, Examination Section, Compliance Division, Iowa Department of Revenue, P.O. Box 10456, Hoover State Office Building, Des Moines, Iowa 50306-0456.

**Questions:** If you have questions about Iowa taxes, call 515-281-3114 or if calling in Iowa or from the Rock Island/Moline or Omaha calling areas, call toll free at 1-800-367-3388 or e-mail: [idr@iowa.gov](mailto:idr@iowa.gov)

44-019b (10/12/06)

# Form W-4 (2007)

**Purpose.** Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Because your tax situation may change, you may want to refigure your withholding each year.

**Exemption from withholding.** If you are exempt, complete **only** lines 1, 2, 3, 4, and 7 and sign the form to validate it. Your exemption for 2007 expires February 16, 2008. See Pub. 505, Tax Withholding and Estimated Tax.

**Note.** You cannot claim exemption from withholding if (a) your income exceeds \$850 and includes more than \$300 of unearned income (for example, interest and dividends) and (b) another person can claim you as a dependent on their tax return.

**Basic instructions.** If you are not exempt, complete the **Personal Allowances Worksheet** below. The worksheets on page 2 adjust your withholding allowances based on

itemized deductions, certain credits, adjustments to income, or two-earner/multiple job situations. Complete all worksheets that apply. However, you may claim fewer (or zero) allowances.

**Head of household.** Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

**Tax credits.** You can take projected tax credits into account in figuring your allowable number of withholding allowances. Credits for child or dependent care expenses and the child tax credit may be claimed using the **Personal Allowances Worksheet** below. See Pub. 919, How Do I Adjust My Tax Withholding, for information on converting your other credits into withholding allowances.

**Nonwage income.** If you have a large amount of nonwage income, such as interest or dividends, consider making estimated tax payments using Form 1040-ES, Estimated Tax

for Individuals. Otherwise, you may owe additional tax. If you have pension or annuity income, see Pub. 919 to find out if you should adjust your withholding on Form W-4 or W-4P.

**Two earners/Multiple jobs.** If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. Your withholding usually will be most accurate when all allowances are claimed on the Form W-4 for the highest paying job and zero allowances are claimed on the others.

**Nonresident alien.** If you are a nonresident alien, see the Instructions for Form 8233 before completing this Form W-4.

**Check your withholding.** After your Form W-4 takes effect, use Pub. 919 to see how the dollar amount you are having withheld compares to your projected total tax for 2007. See Pub. 919, especially if your earnings exceed \$130,000 (Single) or \$180,000 (Married).

## Personal Allowances Worksheet (Keep for your records.)

<b>A</b>	Enter "1" for <b>yourself</b> if no one else can claim you as a dependent . . . . .	<b>A</b> _____
<b>B</b>	Enter "1" if: <ul style="list-style-type: none"><li>• You are single and have only one job; or</li><li>• You are married, have only one job, and your spouse does not work; or</li><li>• Your wages from a second job or your spouse's wages (or the total of both) are \$1,000 or less.</li></ul>	<b>B</b> _____
<b>C</b>	Enter "1" for your <b>spouse</b> . But, you may choose to enter "-0-" if you are married and have either a working spouse or more than one job. (Entering "-0-" may help you avoid having too little tax withheld.) . . . . .	<b>C</b> _____
<b>D</b>	Enter number of <b>dependents</b> (other than your spouse or yourself) you will claim on your tax return . . . . .	<b>D</b> _____
<b>E</b>	Enter "1" if you will file as <b>head of household</b> on your tax return (see conditions under <b>Head of household</b> above) . . . . .	<b>E</b> _____
<b>F</b>	Enter "1" if you have at least \$1,500 of <b>child or dependent care expenses</b> for which you plan to claim a credit . . . . .	<b>F</b> _____
<b>(Note.</b> Do not include child support payments. See Pub. 503, Child and Dependent Care Expenses, for details.)		
<b>G</b>	<b>Child Tax Credit</b> (including additional child tax credit). See Pub 972, Child Tax Credit, for more information. <ul style="list-style-type: none"><li>• If your total income will be less than \$57,000 (\$85,000 if married), enter "2" for each eligible child.</li><li>• If your total income will be between \$57,000 and \$84,000 (\$85,000 and \$119,000 if married), enter "1" for each eligible child plus "1" <b>additional</b> if you have 4 or more eligible children.</li></ul>	<b>G</b> _____
<b>H</b>	Add lines A through G and enter total here. <b>(Note.</b> This may be different from the number of exemptions you claim on your tax return.)	<b>H</b> _____
For accuracy, complete all worksheets that apply. <ul style="list-style-type: none"><li>• If you plan to <b>itemize or claim adjustments to income</b> and want to reduce your withholding, see the <b>Deductions and Adjustments Worksheet</b> on page 2.</li><li>• If you have <b>more than one job</b> or are <b>married and you and your spouse both work</b> and the combined earnings from all jobs exceed \$40,000 (\$25,000 if married) see the <b>Two-Earners/Multiple Jobs Worksheet</b> on page 2 to avoid having too little tax withheld.</li><li>• If <b>neither</b> of the above situations applies, <b>stop here</b> and enter the number from line H on line 5 of Form W-4 below.</li></ul>		

Cut here and give Form W-4 to your employer. Keep the top part for your records.

<b>Form W-4</b> Department of the Treasury Internal Revenue Service		<b>Employee's Withholding Allowance Certificate</b>		OMB No. 1545-0074 <b>2007</b>
1 Type or print your first name and middle initial.		Last name		2 Your social security number
Home address (number and street or rural route)		3 <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Married, but withhold at higher Single rate. <b>Note.</b> If married, but legally separated, or spouse is a nonresident alien, check the "Single" box.		
City or town, state, and ZIP code		4 If your last name differs from that shown on your social security card, check here. You must call 1-800-772-1213 for a replacement card. <input type="checkbox"/>		
5 Total number of allowances you are claiming (from line H above or from the applicable worksheet on page 2)				5 _____
6 Additional amount, if any, you want withheld from each paycheck . . . . .				6 \$ _____
7 I claim exemption from withholding for 2007, and I certify that I meet <b>both</b> of the following conditions for exemption. <ul style="list-style-type: none"><li>• Last year I had a right to a refund of <b>all</b> federal income tax withheld because I had <b>no tax liability and</b></li><li>• This year I expect a refund of <b>all</b> federal income tax withheld because I expect to have <b>no tax liability.</b></li></ul> If you meet both conditions, write "Exempt" here . . . . .				7 _____
Under penalties of perjury, I declare that I have examined this certificate and to the best of my knowledge and belief, it is true, correct, and complete.				
<b>Employee's signature</b> (Form is not valid unless you sign it.)				
8 Employer's name and address (Employer: Complete lines 8 and 10 only if sending to the IRS.)				Date
9 Office code (optional)				10 Employer identification number (EIN)

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 10220Q

Form **W-4** (2007)



## Deductions and Adjustments Worksheet

**Note.** Use this worksheet only if you plan to itemize deductions, claim certain credits, or claim adjustments to income on your 2007 tax return.

- 1 Enter an estimate of your 2007 itemized deductions. These include qualifying home mortgage interest, charitable contributions, state and local taxes, medical expenses in excess of 7.5% of your income, and miscellaneous deductions. (For 2007, you may have to reduce your itemized deductions if your income is over \$156,400 (\$78,200 if married filing separately). See Worksheet 2 in Pub. 919 for details.) 1 \$
- 2 Enter:  $\left\{ \begin{array}{l} \$10,700 \text{ if married filing jointly or qualifying widow(er)} \\ \$7,850 \text{ if head of household} \\ \$5,350 \text{ if single or married filing separately} \end{array} \right\}$  2 \$
- 3 Subtract line 2 from line 1. If zero or less, enter "-0-" 3 \$
- 4 Enter an estimate of your 2007 adjustments to income, including alimony, deductible IRA contributions, and student loan interest 4 \$
- 5 Add lines 3 and 4 and enter the total. (Include any amount for credits from Worksheet 8 in Pub. 919) 5 \$
- 6 Enter an estimate of your 2007 nonwage income (such as dividends or interest) 6 \$
- 7 Subtract line 6 from line 5. If zero or less, enter "-0-" 7 \$
- 8 Divide the amount on line 7 by \$3,400 and enter the result here. Drop any fraction 8
- 9 Enter the number from the **Personal Allowances Worksheet**, line H, page 1 9
- 10 Add lines 8 and 9 and enter the total here. If you plan to use the **Two-Earners/Multiple Jobs Worksheet**, also enter this total on line 1 below. Otherwise, stop here and enter this total on Form W-4, line 5, page 1 10

Two-Earners/Multiple Jobs Worksheet (See *Two earners/multiple jobs* on page 1.)

**Note.** Use this worksheet only if the instructions under line H on page 1 direct you here.

- 1 Enter the number from line H, page 1 (or from line 10 above if you used the **Deductions and Adjustments Worksheet**) 1
  - 2 Find the number in **Table 1** below that applies to the **LOWEST** paying job and enter it here. However, if you are married filing jointly and wages from the highest paying job are \$50,000 or less, do not enter more than "3." 2
  - 3 If line 1 is more than or equal to line 2, subtract line 2 from line 1. Enter the result here (if zero, enter "-0-") and on Form W-4, line 5, page 1. Do not use the rest of this worksheet 3
- Note.** If line 1 is less than line 2, enter "-0-" on Form W-4, line 5, page 1. Complete lines 4-9 below to calculate the additional withholding amount necessary to avoid a year-end tax bill.
- 4 Enter the number from line 2 of this worksheet 4
  - 5 Enter the number from line 1 of this worksheet 5
  - 6 Subtract line 5 from line 4 6
  - 7 Find the amount in **Table 2** below that applies to the **HIGHEST** paying job and enter it here 7 \$
  - 8 Multiply line 7 by line 6 and enter the result here. This is the additional annual withholding needed 8 \$
  - 9 Divide line 8 by the number of pay periods remaining in 2007. For example, divide by 26 if you are paid every two weeks and you complete this form in December 2006. Enter the result here and on Form W-4, line 6, page 1. This is the additional amount to be withheld from each paycheck 9 \$

Table 1

Married Filing Jointly		All Others	
If wages from <b>LOWEST</b> paying job are—	Enter on line 2 above	If wages from <b>LOWEST</b> paying job are—	Enter on line 2 above
\$0 - \$4,500	0	\$0 - \$6,000	0
4,501 - 9,000	1	6,001 - 12,000	1
9,001 - 18,000	2	12,001 - 18,000	2
18,001 - 22,000	3	18,001 - 26,000	3
22,001 - 26,000	4	26,001 - 35,000	4
26,001 - 32,000	5	35,001 - 50,000	5
32,001 - 38,000	6	50,001 - 65,000	6
38,001 - 46,000	7	65,001 - 80,000	7
46,001 - 55,000	8	80,001 - 90,000	8
55,001 - 60,000	9	90,001 - 120,000	9
60,001 - 65,000	10	120,001 and over	10
65,001 - 75,000	11		
75,001 - 85,000	12		
85,001 - 105,000	13		
105,001 - 120,000	14		
120,001 and over	15		

Table 2

Married Filing Jointly		All Others	
If wages from <b>HIGHEST</b> paying job are—	Enter on line 7 above	If wages from <b>HIGHEST</b> paying job are—	Enter on line 7 above
\$0 - \$65,000	\$510	\$0 - \$35,000	\$510
65,001 - 120,000	850	35,001 - 80,000	850
120,001 - 170,000	950	80,001 - 150,000	950
170,001 - 300,000	1,120	150,001 - 340,000	1,120
300,001 and over	1,180	340,001 and over	1,180

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. The Internal Revenue Code requires this information under sections 3402(f)(2)(A) and 6109 and their regulations. Failure to provide a properly completed form will result in your being treated as a single person who claims no withholding allowances; providing fraudulent information may also subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, to cities, states, and the District of Columbia for use in administering their tax laws, and using it in the National Directory of New Hires. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

## SECTION 4

# MONEY MANAGEMENT



This section addresses money management and financial organization. Contents of this section include the items listed in the box below and space to store bills.

Savings Account
Investment Opportunities
ATM-Automatic Teller Machine & Debit Cards
Checking Account
Balancing a Checkbook
Endorsing Checks
Money Orders
Practice Checks
Receipts
Bills
Credit Cards
Money Management
Budgeting



### **Savings Account**

Savings are an important part of your financial plan. Follow the PYF Plan, “Pay Yourself First,” before you pay other bills. If you do not create this safety net, you may not be able to carry out your goals and protect yourself in case of unexpected problems. The amount you save depends on the goals and time line you have allowed yourself. You need funds for your goals and an emergency fund that can be used immediately when needed.

Opening a savings account is really very simple. You will need the following information to open an account:

- Your full name
- Your address and phone number
- Your driver’s license or ID number
- Your employer and your job title
- Your employer’s address and phone number
- Date and place of birth
- Mother’s full maiden name
- Your social security number
- Beneficiary-person who is to get any existing funds in your account in the event of your death

You just contact a bank and ask:

- Is a minimum balance required?
- Is interest compounded; if so when and on what balance? How often?
- Is it possible to withdraw funds or transfer funds to another account?
- What is the cost of transferring funds?
- Are there any extra fees?
- Are accounts covered by FDIC insurance?

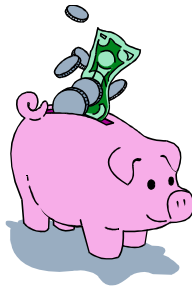
### **Savings Account Types**

- Passbook or statement savings accounts are available at most banks. They offer low interest rates, immediate withdrawals, low minimum balance or no balance requirements.
- Credit union accounts are available only at credit unions. There may be some restrictions on the account. Interest rates are usually low to medium.
- Certificates of deposit commit funds for a specific period of time (30 days to 8 years). You may take the money out, but you pay a penalty if cashed before maturity. Longer term CD’s usually have higher rates. Rates usually lock in, which may be an advantage or disadvantage.
- Money market accounts have variable interest rates. There is a minimum deposit required. If the account drops below minimum, the interest usually goes to lower rates. Often transactions are limited in number. There may be checking privileges.
- Money market funds are available from a mutual fund or stockbroker. They generally offer a high comparative yield, but rates fluctuate. Check writing is often limited. Funds are not insured. There is no penalty for withdrawal. No sales commission is required.
- Christmas Club accounts are offered for year-end or holiday use. The bank usually sends a check to the depositor at year’s end. The money can be deposited directly into another account.
- Cookie Jar funds are a tried and true method of saving. Drop your change into a jar and watch it grow. You will be surprised how much money you have saved when you take it to the bank.

## SECTION 4

## Money Management

It is recommended that you also deposit a portion (5-10%) of each paycheck into savings every pay period. You will be surprised at how fast money grows when you make regular savings deposits.

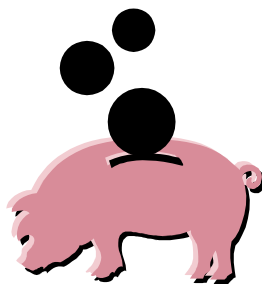


Make sure you record each transaction you make on your savings account. Savings account statements are usually sent every three months. This includes deposits, ATM use, withdrawals, transfers, or bank fees. You should come up with the same total as your bank statement if done correctly.

### Investment Opportunities

Banks offer investment counseling if you have enough money to invest for profit. Comparison shop.

- U.S. Savings bonds: U.S. government investment with set maturity date at price below face value. You can purchase a \$50 Savings Bond for \$25 and over time it will mature (grow by gaining interest) to its face value of \$50.
- Certificate of deposit (CD): Specific amount of money for set time and interest rate.
- Bonds: Corporation or government certificates of debt that pay interest plus original investment on a specified date.
- Stocks: Share ownership of a company. Value increases or decreases according to success of the corporation.
- Mutual funds: Pooling of dollars that are placed in various investments by professionals.



**ATM Cards**

Most savings accounts offer ATM, Debit, or credit cards with each account. These cards can be used at ATM machines or most check out lanes that accept debit or credit cards. ATM and Debit cards have a PIN – Personal Identification Number - that goes with them. Do not write this on the card or give it to anyone. The money will be taken directly from the specified account when using your card. You must be careful to not over use and over draft your accounts by utilizing this card. Write down every card transaction immediately in your savings passport book. Protect your ATM card.

- Don't let "con artists" convince you to draw money from your account. Report them to the police.
- Look around for any suspicious people or circumstances as you approach your ATM machine. Leave immediately if you are suspicious.
- Have your ATM card ready before you approach the machine and move away quickly.
- Do NOT count your money or even expose how much you have until you are away from the machine.
- Do keep your transaction receipt so you can record it in your account and to check against your bank statement.
- Never give your PIN number to anyone.
- If you put the wrong PIN number in several times the machine will keep your ATM card.
- Make sure no one sees you punch in your PIN number. Position your body so no one can look.
- If you lose your card or have questions about your billing, call the company, which is on the card. You should photocopy the back of your card or write down the number in case it is lost or stolen.
- In case of theft, contact the company and the police immediately.

**DEBIT CARDS****What is the difference between a debit card and a credit card?**

Debit means "subtract." When you use a debit card, you are immediately subtracting your money from your own bank account. Debit cards allow you to spend only what is in your bank account.

Credit is money made available to you by a bank, like a loan. The amount the issuer allows you to use is determined by your credit history, income, debts, and ability to pay. You may use the credit with the understanding that you will repay the amount, plus interest if you do not pay in full each month.

Unlike a credit card, if your debit card is stolen and used fraudulently, the thief robs your checking account. Potentially, all your money can be drained out of your checking account. It could take the bank 10 days or more to investigate and refund your money. In the meantime--you could bounce checks to your landlord, credit card company, or mortgage company.



### Checking Account

Opening a checking account is really very simple. You just contact a bank and ask what minimum balance is necessary to open a checking account. You can contact several banks to compare their service charges and fees before deciding where to open an account. Often banks will offer free checking to students. You must remember to take identification with you when you open any new account. If you are not 18 years old, you will need to take someone older than 18 with you to the bank that is willing to be responsible for your account if you are not.

Once you have opened your checking account, you will need to order checks. You may do this through the bank. Some banks offer free checks if you maintain a certain balance in your account.

You may want to have your paychecks automatically deposited into your checking account if your employer offers this benefit. It is a very safe and easy thing to do. Ask your employer for more information on direct deposit.

Most checking accounts offer ATM, Debit, or credit cards with each account. These cards can be used at ATM machines or most check out lanes that accept debit or credit cards. ATM and Debit cards have a PIN – Personal Identification Number that goes with them. Do not write this on the card or give it to anyone. The money will be taken directly from the specified account when using your card. You must be careful to not over use and over draft your accounts by utilizing this card. Write down every card transaction immediately in your checkbook.

Make sure you record each transaction you make on your checking account. Each month, the bank will send you a statement of your deposits, ATM activities, transfers, checks written, and bank charges. Some banks also return your canceled checks. If your bank keeps cancelled checks you can usually obtain copies for a fee.

You need to balance your checkbook with the monthly statement you get from your bank.

1. Compare the bank statement's listing of the checks, ATM withdrawals and deposits against your checkbook register. There is a column that you can mark each item off. If the bank shows a transaction that you do not have down, write it in, as you must have forgotten to record it.
2. Write in your monthly bank charges and subtract that from your balance.
3. At this point, the bank statement and your checkbook should be the same. If not, refigure to find the error. Call the bank if you think the statement is wrong.

## SECTION 4

## Money Management

4. Total the outstanding-checks that you have written that don't appear in the statement. Subtract this amount from the bank statement balance.
5. Add any deposits you've made that aren't shown on the statement.
6. Now this is how much money you have right now.
7. Contact the bank if you don't receive your monthly statement on time.
8. If you need assistance in getting your checkbook balanced ask someone at your bank (there may be a fee) or a trusted adult to help you.

### Endorse Checks Correctly

To cash a check, you must endorse it by signing your name on the back. There are 3 ways:

- Blank endorsement-when endorsed, the check is payable to anyone who cashes it. For safety, endorse a check only at the time you're cashing it.
- Full endorsement-payment is transferred to someone else. Only that person can cash the check. On the back you would write, "Pay to the order of Jason Jones" then sign your name below. Jason can now cash the check that was originally made out to you.
- Restricted endorsement-this states what is to be done with the check. For example, "For deposit only" means the check can only be deposited in the endorser's account. Endorse this way when using an ATM or mailing a deposit to the bank.

Always sign your name exactly as it appears on the check. If your name is misspelled, endorse the check with the incorrect spelling, and sign your correct name beneath it.



### Money orders

If you are unable to write a personal check, a **money order** can be used. This is a type of check that you can purchase individually at convenience stores, grocery stores, post offices, or financial institutions. There is a charge for them that varies from \$.75 to \$4.00, depending on where you purchase them. They must be filled out with your address and to whom it goes, which is similar to a personal check.

## SECTION 4

## Money Management

### Practice Checkbook

This is a practice checkbook worksheet for you to fill out checks and balance the account.

Check Number	Date	Description of Transaction	Amount of Debit (-)		State- ment check off (✓)	Amount of Deposit/Credit (+)		Balance	
	07/01/07	Opening Deposit - Check from State of Iowa				558	90	<b>558</b>	<b>90</b>
123	07/01/07	Landlord – half of the rent	200	00				-200	00
								<b>358</b>	<b>90</b>
124	07/02/07	Alliant – electricity	19	25				-19	25
								<b>339</b>	<b>65</b>
125	07/03/07	Mid-America – gas	32	75				-32	75
								<b>306</b>	<b>90</b>
126	07/07/07	Wal-Mart – household stuff	14	68				-14	68
								<b>292</b>	<b>22</b>
127	07/08/07	Media Com – cable	50	49				-50	49
								<b>241</b>	<b>73</b>
D	07/09/07	Paycheck from Pizza Hut				177	25	+177	25
								<b>418</b>	<b>98</b>
ATM	07/09/07	Cash – lunch	10	00				-10	00
								<b>408</b>	<b>98</b>
128									
129									
								*	

D = Deposit

ATM = Automatic Teller Machine

- Complete checking deposit slip for \$558.90 from the State of Iowa on 07/01/07
- Write check 123 on 07/01/07 to Landlord Jones for \$200.00 for half of rent, then calculate the balance
- Write check 124 on 07/02/07 to Alliant for \$19.25 for electricity, then calculate the balance
- Write check 125 on 07/03/07 to Mid-America for \$32.75 for gas, then calculate the balance
- Write check 126 on 07/07/07 to Wal-Mart for \$14.68 for supplies, then calculate the balance
- Write check 127 on 07/08/07 to Media Com for \$50.49 for cable TV, then calculate the balance
- Complete checking deposit slip for \$177.25 from job at Pizza Hut on 07/09/07, then calculate the balance
- Note ATM withdrawal of \$10.00 cash, then calculate the balance
- Write check 128 on 07/10/07 to Verizon for \$40.95, **record in register, and calculate the balance.**
- Write check 129 on 07/11/07 to Hy-Vee for \$41.90, **record in register, and calculate the balance.**

\* (Your total should be \$326.13)

## SECTION 4

## Money Management

### Practice Checks

The check below shows the date, who the check is to, for what dollar amount, how to write out the amount in cursive, what it is for, and whom it is from. You should always write a check with ink pen. **Never** leave anything blank on a check. Do not sign your name ahead to save time. Never write a check for more than is in your account. If you make a serious mistake on your check, write VOID across it and in your checkbook register.

<b>First I. Last</b> 484 South 7 <sup>th</sup> Street Sunny, IA 52400		123
Date <u>July 1, 2007</u>		
Pay to the Order of <u>Landlord Jones</u>   \$ <u>200.00</u>		
<u>Two hundred &amp; NO/100-----</u> Dollars		
<b>State Savings Bank</b> Merrily IA 53400		
For <u>Half the rent</u>		<u>First I. Last</u>
:123456789:    12 3457 8                      0123		

Now write check #123 and then finish completing the other checks on the following pages.

<b>First I. Last</b> 484 South 7 <sup>th</sup> Street Sunny IA 52400		123
Date _____		
Pay to the Order of _____   \$ _____		
_____ Dollars		
<b>State Savings Bank</b> Merrily IA 53400		
For _____		_____
:123456789:    12 3457 8                      0123		

# SECTION 4

# Money Management

## Practice Checks

124

**First I. Last**  
 484 South 7<sup>th</sup> Street  
 Sunny IA 52400

Date \_\_\_\_\_.

Pay to the  
 Order of \_\_\_\_\_ | \$ \_\_\_\_\_.

\_\_\_\_\_ Dollars

**State Savings Bank**  
 Merrily IA 53400

For \_\_\_\_\_.

:123456789: 12 3457 8 0124

125

**First I. Last**  
 484 South 7<sup>th</sup> Street  
 Sunny IA 52400

Date \_\_\_\_\_.

Pay to the  
 Order of \_\_\_\_\_ | \$ \_\_\_\_\_.

\_\_\_\_\_ Dollars

**State Savings Bank**  
 Merrily IA 53400

For \_\_\_\_\_.

:123456789: 12 3457 8 0125

126

**First I. Last**  
 484 South 7<sup>th</sup> Street  
 Sunny IA 52400

Date \_\_\_\_\_.

Pay to the  
 Order of \_\_\_\_\_ | \$ \_\_\_\_\_.

\_\_\_\_\_ Dollars

**State Savings Bank**  
 Merrily IA 53400

For \_\_\_\_\_.

:123456789: 12 3457 8 0126



# SECTION 4

# Money Management

## Practice Checks

127

**First I. Last**  
484 South 7<sup>th</sup> Street  
Sunny IA 52400

Date \_\_\_\_\_.

Pay to the  
Order of \_\_\_\_\_ | \$ \_\_\_\_\_.

\_\_\_\_\_ Dollars

**State Savings Bank**  
Merrily IA 53400

For \_\_\_\_\_.

:123456789:    12 3457 8            0127

128

**First I. Last**  
484 South 7<sup>th</sup> Street  
Sunny IA 52400

Date \_\_\_\_\_.

Pay to the  
Order of \_\_\_\_\_ | \$ \_\_\_\_\_.

\_\_\_\_\_ Dollars

**State Savings Bank**  
Merrily IA 53400

For \_\_\_\_\_.

:123456789:    12 3457 8            0128

129

**First I. Last**  
484 South 7<sup>th</sup> Street  
Sunny IA 52400

Date \_\_\_\_\_.

Pay to the  
Order of \_\_\_\_\_ | \$ \_\_\_\_\_.

\_\_\_\_\_ Dollars

**State Savings Bank**  
Merrily IA 53400

For \_\_\_\_\_.

:123456789:    12 3457 8            0129

**List of Accounts**

<b>Name of Bank Address &amp; Phone</b>	<b>Type of Bank Account (checking or savings)</b>	<b>Name of Contact Person</b>

**Keep Receipts**

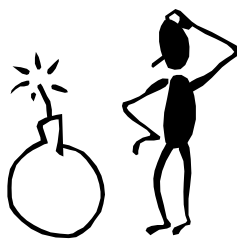
When you make purchases you should have a special storage place for your receipts. This could be an envelope or a folder or even put them in the folder at the end of this section here in TIP. If you need to return an item to a store this will make it easier. A receipt is needed to get back what you paid for an item. Some stores will not do a return without a receipt that shows what you paid. Some stores only provide in store credit instead of cash.

**Organizing Your Bills**

You will eventually become fully responsible for all of your bills including rent, gas, electric, phone, cable, groceries, and all other payments associated with living on your own. You will need to keep track of bills as soon as you receive them in the mail. Set aside a separate file or folder where you can place each bill as you receive it. Be sure to pay your bills on time so you are not charged a late fee penalty!

Below is a chart that shows two examples of how to keep tabs on what you owe and if you have paid it. The next page is blank for you to write in your bills.

<b>Company or Who you owe</b>	<b>Amount of bill</b>	<b>Date bill is due</b>	<b>Date bill was paid</b>
Alliant-Electric	\$15.25	08/20/07	
Mid-America Gas Company	\$32.75	08/26/07	



## SECTION 4

## Money Management

## Bills

[illegible]

### Credit

Credit has become an established way of doing business today. It can help you reach your goals or can keep you from reaching them. Credit ratings can also impact your ability to get a job, as many employers will do a credit check before hiring you. Since credit is based on future earnings, it should be used with great care. You can't predict the future. **Credit is tempting and dangerous...**especially when you have little money to do all of the things that you want to do. **Credit seems simple but it isn't.** You, as a consumer, are encouraged to purchase with promises such as "Only \$20.00 per month!" without information about the total cost of an item that may end up costing more than the original price.

Credit is the trust that a person will pay later for goods or services received now. For the newly independent adult, you, credit should be used only for necessary items. To receive credit, you will have to complete an application. If you don't have a credit history, you may need to have a co-signer. This protects the lender, as the co-signer is responsible for the debt you cannot pay. There are advantages to credit. With the use of credit, you establish a credit history. You can also take advantage of special sales or low prices when you don't have the cash on hand. You have the advantage of enjoying goods or purchases while you pay for them rather than having to wait. There are also disadvantages to credit. You tie up future income-money you may not have. If you lose your job, how will you pay for the bills to the credit company? The ease of getting credit might lead to overspending and result in non-payment of bills, a poor credit rating, and repossession of your items. Credit always costs money, either as finance charges or in higher prices for merchandise, so you actually pay more for the item.

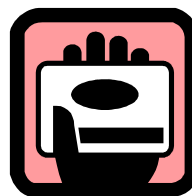
### Credit cards

Credit cards can seem like a great thing – you can buy whatever you want now and pay for it later. But what happens when the credit card bill arrives and you don't have the money to pay it? You could end up paying a lot of extra money in finance charges, or worse yet, you could end up damaging your credit history.

Don't think of credit cards as money – think of them as high interest loans. Each time you make a purchase using a credit card, you borrow money to make the purchase and you agree to pay it back later with interest.

#### Protect Your Credit Record

- Pay bills promptly to avoid late fees.
- Keep track of your charges.
- Do not exceed your Credit Limit.
- Always avoid Over-limit Fees.
- Report any change of address prior to moving, this way you will receive your bills right away.



One young person who got into trouble with their credit cards had this to say:

"I see a credit card as being a reserve fund for emergency use only and a tool to build your credit history for real financial purchases (house, car, boat, etc.). Everyone is supposed to think that way but it's easy to abuse it. So, bottom line if you can't pay for it in cash, then you can't pay your credit card off... so don't buy it."

<http://lifehacker.com/software/credit-card/avoid-the-college-credit-trap-194424.php>

Bankrate.com's article on college students and credit cards had a great quote:

*We have a rule of thumb for kids who say they need a card for emergencies. If you can eat it, drink it or wear it, then it's not an emergency.* <http://www.bankrate.com/brm/news/cc/19980803.asp>

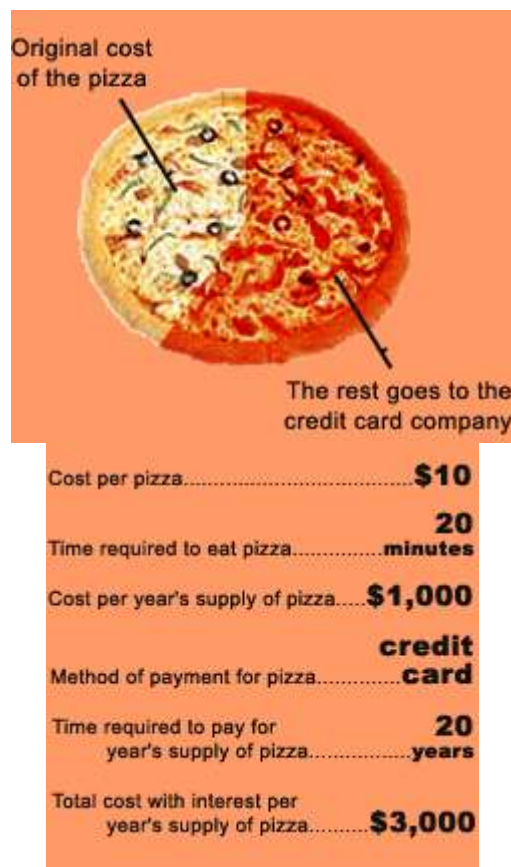
**Another young adult advises:**

“On the plus side, having a credit card with a **low** credit limit (\$1,000 or less) can be a great start on your credit history, provided you always pay on time. However, I must caution you that many credit card companies will automatically raise your spending limit once you begin to approach it so that you will continue to spend on their card. Be judicious with your purchases, never pay with credit what you could conceivably buy with cash, and try to pay the balance off each month. It teaches terrific financial discipline, you will never be charged interest, and you won't wind up like me.”

**Do you really want to be paying for last night's pizza when you're forty?** *By Beth Kobliner*

<http://www.kobliner.com/>

A school year's worth of pizza and sodas — at, say, thirty bucks a week — adds up to around \$1000. Put it on your credit card, and what will it take to pay it off? Make just the minimum payments, and you'll be paying for that pizza 20 years from now. That's some old pizza.



A credit card is a great financial tool. It can be more convenient to use and carry than cash and it offers valuable consumer protections under federal law. At the same time, it's a **big** responsibility. If you don't use it carefully, you may owe more than you can repay, and create credit problems for yourself that can be difficult to undo. Many people get in it serious financial difficulties because of overuse of credit cards. Many end up ceremoniously cutting them up! The most important thing to remember is “**Do not buy what you cannot afford!**”



**Credit Cards**

If you absolutely must use credit, a rule of thumb recommends that the total credit payments you have per month should not exceed 15% to 20% of your income after taxes and housing have been paid. Establish credit so you have it when you need it. There will be times that you really benefit from borrowing, especially when buying large items such as a car or house. You can establish credit by:

- Creating a steady work history on a job.
- Always paying your bills promptly.
- Never bouncing a check.
- Starting a savings account and a checking account.
- Applying for credit at institutions such as department stores, banks, or credit unions.
- Buying something or taking out a loan, then repaying promptly or ahead of time.
- Getting your name on a prompt paying relative's account.
- Repaying a student loan ahead of time with a few extra payments.

**Payday Loans: An Expensive Way to Borrow Money by: Iowa Legal Aid**

Payday loans extend credit by giving cash in exchange for a check which is dated for some time in the future, also called a post-dated check. Service charges range from 10% to 18% of the check amount, and are taken out from the cash loaned. Most of the time a check from \$50.00 to \$500.00 is post-dated for one to four weeks. At the end of that time, the business deposits the check or the borrower pays cash or a money order to get the check back. If the borrower doesn't want the check deposited, he or she can exchange it for another post-dated check, with a new service charge withheld in some states. (This is not supposed to happen under Iowa's law.) If you figure the interest rate on these loans the same way banks calculate interest rates on their loans, the Annual Percentage Rates you pay for these loans can range from 145% - 6442%!!!!

**Fast Credit Card Facts:**

- You may be able to get your first credit card by having your parents co-sign for the card.
- There may be yearly or monthly fees for having a credit card.
- APR-annual percentage rate that is charged could be based on average daily balance, a previous balance, or adjusted balance. The interest really adds up!
- Keep a record of your card number, expiration date, and the phone number and address of the card company in a safe place, other than your wallet.
- Never lend your card to anyone.
- Open billing statements promptly and compare them with receipts you have saved.
- Promptly write or call your credit card company if any questionable charges appear on your statement.
- Never give your credit card number to anyone over the phone.
- Call your credit card company immediately if your card is lost or stolen!

Other things to think about:

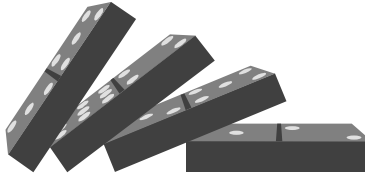
- Decide if you are impulse buying with an “it would be nice to have” attitude rather than real need.
- Consider other alternatives.
- Know the full cost of credit before accepting it.
- Consider the whole cost of the item by including credit charges.
- Comparison shop for lowest interest costs and consider how to pay bill off as early as possible.



Your checking account may have a debit and/or a credit card available for withdrawals. The money will be taken directly from your checking account, but you can use the card like a credit card instead of writing out a check.

Most importantly, read the fine print on a credit card application. You need to know the interest computation method, annual percentage rate, grace period, minimum payment, credit limit, finance charges, and if there are any fees. Some people run up their credit card to the limit, which may be \$15,000 or more, then do not know how to repay it. If you do not know what these things mean, you are probably **not** ready for a credit card. There are local agencies that can teach you more on credit, look them up in the yellow pages under Credit and Debt Counseling Services.

If you are denied credit, find out why. If it's because of information supplied by a credit bureau, find the problem. A credit report can be requested for free, within 30 days of receiving a denial letter.



If you are in financial trouble:

- Don't wait to be turned over to a debt collector.
- Ask your creditors for a smaller payment plan.
- Talk to a credit counselor to see about consolidating your debts so there is only one payment in a smaller amount each month.
- Sell your car to pay off a car loan debt. Don't wait for it to be repossessed.
- Find a part-time job to pay outstanding bills.
- Look at all alternatives for reducing your budget immediately, like canceling cable or cell phone.

### Money Management Vocabulary

**Annual Percentage Rate - (APR)** The percentage cost of credit on a yearly basis. Provides the consumer with actual cost of credit.

**Automatic Teller Machine – (ATM's)** -Electronic machines that provide for banking transactions to be carried out both inside and outside of the bank.

**Bank Credit Card** - A credit card issued by a bank that enables that borrower to make purchases or obtain cash loans up to a specific amount (the line of credit).

**Bank Note** – See Contract

**Certificate of Deposit – (CD)** - A time deposit; a certain amount of money is saved for a specified time period. There is usually a penalty for early withdrawal.

**Check Cashing Service** – Will give you a cash advance for a fee and they will hold your check for up to two weeks before depositing it. This is **not recommended**, due to being expensive.

**Collateral** - Something of real value (property, bonds) that is used by the borrower to guarantee the repayment of a loan. If payment is not made when it is due, the lender may take this “collateral” to pay off the loan.

**Contract** - Written, signed legal agreement between borrower and seller about terms of repayment.

**Co-signer** - Person who agrees to pay a debt if the borrower does not.

**Credit Bureau** - A company that collects, stores and distributes consumer credit history information.

**Credit History** - A record of an individual's past credit performance.



### Money Management Vocabulary

**Credit Rating** - An indication of an individual's credit worthiness—the ability and willingness to pay credit obligations.

**Credit Report** – Shows how responsible you've been in paying your bills and helps a credit issuer decide how much credit to extend to you.

**Credit Risk** - The chance of an individual not being able to pay a credit obligation.

**Credit Worthiness** - The ability and willingness to pay credit obligations; having a good credit history.

**Default Fee** - Also called a penalty fee. A charge added when an installment payment is not paid on time.

**Disposable Income** - The amount of money left to spend after taxes. Bills should be paid first with it.

**Down Payment** - The initial payment on a credit purchase made before the amount to be financed and charges for credit is calculated.

**FICA** - Federal Insurance Contributions Act tax, better known as Social Security.

**Finance Charge** - Also the cost of credit. The dollar amount of charges for credit.

**Goals** - Objectives or plans for the future.

**Gross Pay** - Total amount of earnings.

**Income** - Total amount of money income, from earnings, interest, or gifts.

**Insufficient Funds** - Checking account does not have enough money for the presented check to be cashed. You might use an ATM and actually take out more money than is in your account if the computers are not working.

**Interest** - Amount of money paid to you by a bank or other institution when you have a savings account.

**Interest** - The cost of credit, which is included in the finance charge.

**Loan** – A trust agreement between two parties in which one party is allowed to borrow money from the other with a promise to pay it back in a specific time period. Interest is usually included.

**Mortgage** – A loan to purchase a home.

**Net Pay** - Amount of take home pay after deductions.

**Money Management Vocabulary**

**On-line Banking** – You can do all of your banking by using your personal computer at home with access codes. You can pay all of your loans and bills. You can check your account balances and also balance your checkbook. There may be a fee associated with this service.

**Overdrawn** - Not enough money in the checking account for all checks written.

**Pawnbroker/Pawn Shop** – Will extend credit for an item of value. Can be used like a loan at a high rate of interest.

**Payday Loan or Predatory Lending** – see Check Cashing Service

**Principal** - The amount financed.

**Repossession** - Forced or voluntary surrender of merchandise as a result of inability to pay as promised.

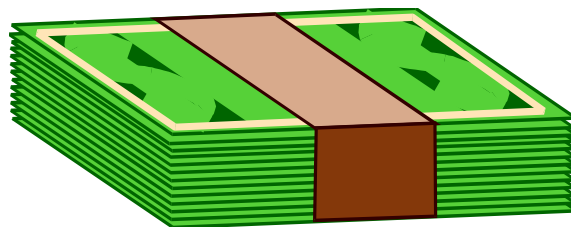
**Rent to Own Stores**– You have a contract to rent an item with the option to purchase it after renting it for a certain amount of time. You tend to pay a lot more than what the item is worth. Read the fine print.

**Service Charge** - Fees charged by banks for maintaining your accounts.

**Spending Plan** - A guide for spending and saving income based on goals, income, and expenses.

**Stocks** – It is buying a part of a company at a price per share. If the company does well, the value of your stock goes up. An investment can be lost if the company doesn't do well. Buy low and sell high is a rule of practice.

**U.S. Savings Bonds** – Purchased for half of their face value. They are very safe as the government pays a conservative rate of interest on them and they take 10-13 years to mature or become their face value. (i.e. \$100 bond costs \$50 to purchase). Bonds must be kept for six months before they can be cashed.



**GOALS FOR SAVING = DEVELOPING A PLAN**

Goals for spending help us have purposes for saving money. These can be short-term, intermediate, or long-term goals. Write in examples of your own short, intermediate, and long-term goals.

Short-term goal: is one that can be accomplished in a few days, a few weeks, or a few months.

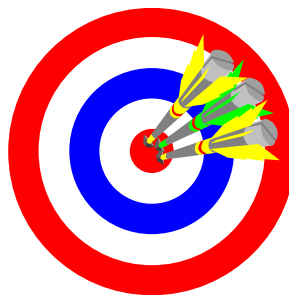
My short-term financial goal is \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Intermediate goal: is one that enables me to accomplish a long-term goal such as an IPOD, bicycle or cell phone.

My intermediate financial goal for reaching my long-term goal is \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Long-term goal: is one that usually involves saving and spending larger amounts of money and extends over a greater period of time, from 1 or 2 years like a computer or a car to 5 years or even longer in some cases such as buying a house.

My long-term financial goal is \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## SECTION 4

## Money Management

## HOW DO I SPEND MY MONEY?

Using the chart below, keep track of your money for a week. Is your money going where you want it to go...lasting as long as you want it to last? Are your spending habits related to what you value most?

[illegible]

What have I learned about my spending habits? \_\_\_\_\_

\_\_\_\_\_

**BUDGETING TO LIVE ON MY OWN**

**INCOME:** Net income is approximately 70-75% of your gross income after taxes are deducted. You can get to this figure by multiplying .75 of your gross income. This is your approximate take home pay amount. (If you are under 18 years old, you may choose to write "exempt" on your W-4, to prevent income tax withholdings.)

ANTICIPATED TAKE HOME EARNINGS:	\$ _____/mo.
OTHER INCOME:	\$ _____/mo.
TOTAL:	\$ _____/mo.

**EXPENSES:** The size of your monthly expense budget is determined by your lifestyle choices. Try to estimate your anticipated expenses for each month.

**Rent:** Housing costs can be enormous but sharing an apartment can lessen the burden. Should be no more than 30% of your take home pay.

\$ \_\_\_\_\_/mo.

**Utilities:** Utility costs depend on the size and type of apartment you have. Heat may not be included in your rent. Should be no more than 4-7% of your take home pay. Here are some estimates to think about:

**Gas:** \$30-\$90/mo. \$ \_\_\_\_\_/mo.

**Electric:** \$20-\$50/mo. \$ \_\_\_\_\_/mo.

**Cell Phone/Phone:** \$50/mo. \$ \_\_\_\_\_/mo.

**Cable TV/Dish Network/Internet:** \$50/mo. \$ \_\_\_\_\_/mo.

**Food:** Food costs can vary depending on where you shop. Your eating habits and whether you purchase junk food can affect how much you spend on food. Should be no more than 20-30% of your take home pay. A reasonable estimate for one person is \$155.00/month or more.

\$ \_\_\_\_\_/mo.

**Loans:** Total of all loan payments due. Can include restitution. Should be no more than 20% of your take home pay.

\$ \_\_\_\_\_/mo.

**Transportation:** Bus fare or if you have a car, include your monthly loan payment, an estimate of gas expenditures, auto insurance, routine maintenance, and repairs. Should be no more than 15-20% of your take home pay.

\$ \_\_\_\_\_/mo.

**BUDGETING TO LIVE ON MY OWN**

**Medical/Dental/Prescription:** Include any portion of insurance payments or medications.

\$ \_\_\_\_\_/mo.

**Other insurance:** Total your monthly payments for life insurance or renters insurance.

\$ \_\_\_\_\_/mo.

**Clothing & Personal Care:** Include the cost of doing laundry, hair cut, shampoo, soap, deodorant, etc.  
Should be no more than 10% of your take home pay.

\$ \_\_\_\_\_/mo.

**Recreation:** Think about the cost of monthly entertainment. This includes movies, DVD, CD's, concerts, eating out, and fun things. Don't forget about gifts for special people.

\$ \_\_\_\_\_/mo.

**Credit Cards:** Total all your monthly payments, including store & gas credit cards.

\$ \_\_\_\_\_/mo.

**Savings:** Start by depositing a small amount each month and work up to a larger amount. It is good to have a reserve fund for emergency use. Should be at least 5-10% of your take home pay.

\$ \_\_\_\_\_/mo.

**Housing Maintenance:** Cleaning supplies, toilet paper, light bulbs, etc.

\$ \_\_\_\_\_/mo.

**Banking Fees & Costs:** Per check charge or ATM use.

\$ \_\_\_\_\_/mo.

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**TOTAL MONTHLY EXPENSES: Total of all expenses** = \$ \_\_\_\_\_/mo.

**TOTAL INCOME:** \$ \_\_\_\_\_

**TOTAL EXPENSES:** - \$ \_\_\_\_\_

= \$ \_\_\_\_\_

(This is the estimated amount of flexible money you will have in your budget.)

**I need to earn \$ \_\_\_\_\_ per month to be able to move out on my own.**

# SECTION 5

# HOUSING



This section will assist you in organizing information on housing. Contents include the items listed.

Housing Options  
Apartment Search Tips  
Apartment Abbreviations & Terms  
Apartment Checklist Before You Move In  
Questions to Ask a Potential Roommate  
Roommate Contract  
Rental Problems  
Good Neighbor & Tenant Information  
Apartment Needs Checklist  
Utilities  
Renters Insurance  
Warranties  
Address Change  
Safety  
Transitional Housing

**Housing Options**

Making the decision to move out on your own is not only exciting, but is one of the most important decisions you'll ever make. Are you aware you are eligible to stay in foster care on a voluntary basis if you are 18 years old and still attending high school or working on your GED? You can sign an Application for Social Services and a VPA-Voluntary Placement Agreement with your DHS social worker or JCO, to remain in foster care until you either get your diploma or GED. You are eligible to remain in foster care through the end of the month you graduate.

There are many types of housing options. You could live with your relatives, friends, in a house, a duplex, an apartment complex, an efficiency apartment, rent a room, or be on some type of housing program. Some programs to consider are Housing & Urban Development (HUD) run by the government, Transitional Living Program (TLP), or Homeless shelters.

Where will you live when you leave foster care?

- ☐ Biological family
- ☐ Adoptive family
- ☐ Former Foster family
- ☐ Friends or friend's parents
- ☐ TLP-Transitional Living Program
- ☐ Apartment with or without a roommate
- ☐ Job Corps
- ☐ Dorm room at college/university
- ☐ Room in a house with or without a family
- ☐ HUD Housing Choice Voucher Program formerly Section 8 low income housing (apply when 18)
- ☐ Adult Supported community living arrangement via County MHDD funding
- ☐ Other \_\_\_\_\_

Will you need any additional assistance such as services or financial help to live independently? \_\_\_\_\_

How can we ensure that you have a safe, stable, appropriate, affordable housing in the community that is near public transportation, work or school when you leave foster care? \_\_\_\_\_

Who will you remaining contact with? \_\_\_\_\_

You'll want to consider:

- ◆ Location
- ◆ Living close to your work or school
- ◆ Neighborhood safety
- ◆ Can you afford it?
- ◆ Whether or not you'll have a roommate to share expenses
- ◆ Start up costs including:
  - security deposit
  - utility deposits (phone, electricity, gas, cable)
  - furniture & linens
  - laundry & cleaning supplies
  - cooking supplies & food





### **Section 8 Housing HUD-Housing & Urban Development**

Section 8 housing is a rental assistance program sometimes called leased housing. It is a federally funded program through HUD-Housing & Urban Development. Eligibility is based on income. A voucher is issued to you if you meet the eligibility guidelines, then you have to locate an available apartment where the landlord is willing to accept the Section 8 voucher.

### **A Place of Your Own**

When looking for a place to live, one of the first things to keep in mind is how much you can afford to pay. If your income is limited, there are options to consider that can help you make “ends meet”. Sharing an apartment with a roommate will help your budget as you can split the costs of rent and utilities. However, even if your potential roommate is a good friend, you still should sit down and discuss some ‘house rules’ before you live together. Write down your agreements on division of expenses, including the grocery bill. A contract is located in this section that you can use.

Other economical choices are renting a one-room efficiency apartment, or a room in someone’s home. If you rent a room in a private home, be sure you discuss common courtesy rules with your landlord. Will your utilities be paid for as part of your rent? If so, you won’t have to come up with deposits for utilities or worry about high heating or cooling costs in winter or summer.

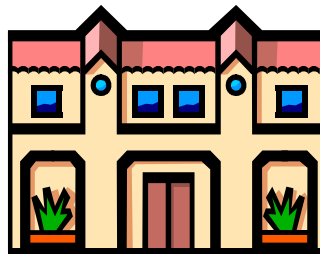


### Apartment Search Tips

- 1) Complete a **monthly budget** before searching for an apartment, so you know what you can afford.
- 2) Find out how much the gas, electric, cable, and phone companies charge for **deposits and for hookup**. These will be charged before you move in.
- 3) Your best bet for trying to **find an apartment** will be friends or co-workers. Start by asking if anyone needs a roommate. Next best would be the classified ads in the local newspaper; some cities have apartment guides that you get from convenience stores. Check the yellow pages in your phone book under apartments. Last would be an apartment search company. They could charge a fee, or they could be working for certain apartments and not show you other more affordable apartments.
- 4) If you sign a lease, look very carefully at the section that deals with deposits and last months rent. Usually, apartments ask for a deposit and the first and last months rent in advance. If you leave the apartment before the lease ends, or if you leave the apartment in bad condition, you could lose both of these. **Get everything written in the lease.** Ask questions before you sign!!!
- 5) The landlord should pay for repair of plumbing, air conditioning/heating, major appliances that come with the apartment and electric wiring, unless the damage is caused by abuse. If you put a hole in the wall, damage a window, door, or floor, you will have to pay to have these fixed or **lose** your deposit when you leave.
- 6) If you are looking at an apartment complex, try to get an apartment **close to laundry** and other facilities, but not overlooking the dumpster.
- 7) Find out what **late penalties** are assessed if you pay the rent late.
- 8) Find out if there is a **pet deposit**, and what pets are allowed.
- 9) **Never sign a lease without** very carefully walking through the entire apartment, checking for damage or problems. Never sign a lease for an apartment after just looking at the model apartment. Write down what damage is already in the apartment and have the landlord sign and date this paper (the best bet would be to write these on the lease and have the landlord initial each damaged item).
- 10) Find out what **rules and regulations** the apartment has about noise, friends, or other restrictions.
- 11) Is the apartment **close to buses**, or other types of transportation?
- 12) What noises or smells are around the apartment? Are there any trains that come close, etc.?

## Newspaper Abbreviation for Housing

a/c	Air conditioning	K or kit	Kitchen
apt	Apartment	ldry	Laundry
ba	Bathroom	lge	Large
balc	Balcony	livrm	Living Room
B, bdrm, br	Bedroom	mo	Month
cond	Condition	mod	Modern
conv	Convenient	nr	Near
compl furn	Completely furnished	park,pkg	Parking
dw	Dishwasher	prch	Porch
d/d	Dishwasher & disposal	refs	References required
exc	Excellent	renov	Renovated
fl	Floor	rm	Room
frpl	Fireplace	sec dep	Security Deposit
furn	Furnished	sgl	Single
ht	Heat	utils	Utilities
HW	Hot water	w/d	Washer/Dryer
hwd fl	Hardwood floors	ww	Wall to wall carpet
incl	Includes	yd	Yard



**Efficiency apartment:** a small, usually furnished apartment, with a private bathroom and small kitchen.

**Lease:** a contract and legal agreement that allows you to rent an apartment for a certain amount of money for a specific time period.

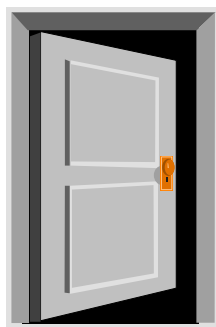
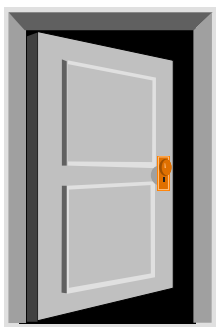
**Security deposit:** a specific amount of money that the landlord requires you to pay before you move in, just in case you cause some damage to the apartment while you are living there. The landlord keeps the money until you move out. The landlord will then inspect the apartment and return your deposit to you if there is no damage. If there is damage, the landlord may use your deposit (all or part) to repair the damage.

**Utilities:** services such as gas, water, sewer, phone, cable, trash and electricity.

## Searching for the Right Place

Before you decide to move into an apartment, be sure to check out the options available to you in your community. Remember to get the name of the utility companies that provide service to the address you are looking at. Be sure to check for working smoke alarms and fire extinguishers. Below is a place you can record your comparisons to help you make that important decision.

<b>Name of Landlord Address Phone</b>	<b>Address of rental unit</b>	<b>Utilities if not included company name</b>	<b>Deposit amount</b>	<b>Rent amount &amp; date due</b>	<b>Length of lease</b>
<i>John Doe 123 Green Avenue Des Moines (515)555-4519</i>	<i>456 Blue Street Apt. #4 Des Moines</i>	<i>Electric- Gas- Water- Sewer-</i>	<i>\$800/month</i>	<i>\$400/month \$25 late fee if not in by the 5<sup>th</sup> day</i>	<i>1 year</i>



Which one is right for you?


**Apartment Checklist**

This checklist can be reviewed each time you look at an apartment. *Feel free to make copies of it.*

1. Is there a written lease? ☐ yes ☐ no  
 What time period does it cover? From (date) \_\_\_\_\_ To (date) \_\_\_\_\_

2. Does it come with these appliances? Do they all work or comment?
- |   |                                |
|---|--------------------------------|
| <input type="checkbox"/> refrigerator     | <input type="checkbox"/> _____ |
| <input type="checkbox"/> stove            | <input type="checkbox"/> _____ |
| <input type="checkbox"/> microwave        | <input type="checkbox"/> _____ |
| <input type="checkbox"/> dishwasher       | <input type="checkbox"/> _____ |
| <input type="checkbox"/> garbage disposal | <input type="checkbox"/> _____ |
| <input type="checkbox"/> washer & dryer   | <input type="checkbox"/> _____ |
| <input type="checkbox"/> air conditioner  | <input type="checkbox"/> _____ |

3. Who controls the thermostat (temperature)? ☐ landlord ☐ self

4. Will the landlord re-paint before you move in?  ☐ yes ☐ no

5. Are there any signs of bugs or mice? ☐ yes ☐ no  
 Will the apartment be sprayed regularly, if so when? \_\_\_\_\_




6. Do the windows open and close easily? ☐ yes ☐ no  
 Do they leak?  
 Is there a dead bolt on the main door?  
 Who has keys to the apt? \_\_\_\_\_



7. Are there smoke alarms and fire extinguishers? ☐ yes ☐ no

8. What is the neighborhood like? How close is it to Police, Fire, Hospital, School, and recreational places?  
 Is it safe? Is it near train tracks? Is it near a bus stop? \_\_\_\_\_

9. Is the door and parking well lit for nighttime? ☐ yes ☐ no 

10. What condition is the bathroom in? \_\_\_\_\_  
 How is the water pressure? ☐ good ☐ poor  
 Is there a toilet shut off valve? ☐ yes ☐ no

**Roommates**

Renting often involves finding a roommate. If you choose the right one, you can gain a friend and save money. If you choose the wrong one, you can gain trouble. A good beginning is to communicate. You might consider using the checklist below. Each person should complete the list, then talk together about your responses. It's important to know as much as you can about a potential roommate.

Many young adults' roommate experiences have turned out far different from what they expected in the beginning. That great friend can turn out to leave their trash on the living room floor or may take items without asking. It is important to explore your personalities and expectations as well as those of your potential roommate. Having a roommate contract in which your agreements are spelled out before you room together can prevent problems which otherwise might make a good situation bad.



You may want to consider completing a contract both you and your roommate sign so that you have the same understanding of the financial expectations of each other. This way, you both know what you're getting into! See sample contract on the next page.

## Questions to Ask A Potential Compatible Roommate

	OK	Tolerable	No Way!		OK	Tolerable	No Way!
<b>Personality:</b>				<b>Personal Habits:</b>			
Lazy				Talks a lot			
Outgoing, laughs easily				Procrastinates			
Short tempered				“Hogs” the phone			
Oversensitive				Takes a long time in the bathroom			
Self centered				Has annoying hobby			
Dishonest				<b>Housekeeping attitudes:</b>			
Is a prude				Clutters			
Quiet				Overly neat and clean			
Always late				Wants a pet			
TV “couch potato”				Lets dirty dishes stack up			
<b>Sleeping Habits:</b>				Doesn’t like or share housework			
Snores				Believes that “messy” is comfortable			
Stays up late at night				Hangs wet laundry in bathroom			
Early riser				<b>Social Habits:</b>			
Sleep walks				“Parties” often			
Reads before sleeping				Invites friend of opposite sex overnight			
Sleeps with window open or fan on				Likes overnight guests of same sex			
Needs music to sleep				Stays home most of the time			
<b>Eating Habits:</b>				Likes to entertain			
Grazes, snacks a lot				Goes out at night			
Prefers to cook at home				Hates sports			
Eats out often				Likes classical music			
Uses pre-prepared food				Likes rock music			
“Picky” eater				Religious			
Has bad nutritional habits							
Buys expensive food							
Has many guests to feed							
<b>Personal Habits:</b>							
No respect for privacy							
Doesn’t budget							
Does drugs							
Drinks alcohol often							
Borrows money							
Smokes							
Takes things w/out asking							

## ROOMMATE AGREEMENT

## FINANCIAL

Address of unit to be rented \_\_\_\_\_

Date agreement begins \_\_\_\_\_

**I. Roommates renting unit:**

Roommate #1 \_\_\_\_\_

Present Address \_\_\_\_\_

Roommate #2 \_\_\_\_\_

Present Address \_\_\_\_\_

Roommate #3 \_\_\_\_\_

Present Address \_\_\_\_\_

**II. Rent:**

Rent amount for the unit is \_\_\_\_\_ \$ \_\_\_\_\_ per month

Date when rent payment is due \_\_\_\_\_ Where to send/drop off: \_\_\_\_\_

Late charge \$ \_\_\_\_\_ if payment is not on time. The charge will be ☐ split equally or ☐ paid by roommate that was late with payment.

This rent payment includes the following utilities: \_\_\_\_\_

I understand and agree that, if I am late more than once in a 3-month period, I am not managing my money well, and I agree to seek and accept help on my money management problems. If this fails, then I realize my roommate may need to find someone else more reliable. If this were to happen, I understand that I would forfeit my half of the deposit money as a consequence of inconveniencing my roommate.

**III. Utilities:**

☐ Gas bill will be paid by (name) \_\_\_\_\_

Names on billing will include: \_\_\_\_\_

☐ Electric bill will be paid by (name) \_\_\_\_\_

Names on billing will include: \_\_\_\_\_

☐ Cable bill will be paid by (name) \_\_\_\_\_

Names on billing will include: \_\_\_\_\_

☐ Water/sewer bill will be paid by (name) \_\_\_\_\_

Names on billing will include: \_\_\_\_\_

☐ Other utility bills (explain): \_\_\_\_\_

Will be paid by (name) \_\_\_\_\_

Names on billing will include: \_\_\_\_\_

☐ All roommates will share equally in the payment of rent and utilities.

**IV. Telephone:**

☐ Telephone bill will be paid by (name) \_\_\_\_\_

Names on billing will include: \_\_\_\_\_

☐ Each roommate will pay equal portion of base bill.

☐ Each roommate will pay personal long distance bill.

**V. Security deposit:**

Name(s)

Roommate #1 \_\_\_\_\_ will pay \_\_\_\_\_ \$ \_\_\_\_\_

Roommate #2 \_\_\_\_\_ will pay \_\_\_\_\_ \$ \_\_\_\_\_

Roommate #3 \_\_\_\_\_ will pay \_\_\_\_\_ \$ \_\_\_\_\_

The amounts will be paid back when the security deposit is returned.



**ROOMMATE AGREEMENT (continued)****VI. Moving out:**

When a roommate moves, \_\_\_\_\_ days notice will be given. If proper notice isn't given, the roommate must pay their share of the rent until the notice period is up.

When moving out: (Check appropriate boxes)

- ☐ All roommates agree to move out at the same time on: Date \_\_\_\_\_
- ☐ If, for any reason, a roommate must move, they will continue to pay their share of the rent and bills to the end of the lease.
- ☐ If, for any reason, a roommate moves before lease ends, he/she may replace self with a substitute roommate that is agreed upon by remaining roommates. No financial loss should be left for the remaining roommates.
- ☐ If any damage is done to the unit, whoever caused the damage must pay for it.
- ☐ Cleaning up process will be shared before anyone moves.
- ☐ If there are costs that will be charged from the security deposit, each roommate will pay their share.
- ☐ Other: \_\_\_\_\_

**VII. Food:**

- ☐ Each roommate will buy his/her own food.
- ☐ Groceries will be purchased and shared equally.
- ☐ Personal food will be "borrowed" only with permission and will be paid for or replaced as agreed.
- ☐ Other: \_\_\_\_\_

**VIII. Shared equipment and furnishings:**

The shared furnishings will be handled as follows when roommates move out:

Equipment/item	Original cost	Who will pay share & keep	Who will sell & split proceeds
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Damage done to shared furnishings should be repaired or paid for by mutual agreement.

**IX. Renter's insurance:**

Renter's insurance will be paid for by (name) \_\_\_\_\_

The insurance will be paid directly to (company) \_\_\_\_\_

Who will share the insurance cost: \_\_\_\_\_

**Space Sharing Agreements****Laundry:**

- ☐ Each roommate will do his/her own laundry.
- ☐ Shared laundry will be handled by: \_\_\_\_\_

**Chore Sharing Agreements**

Chore	When to be done (week, day, etc.)	Done by
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Quiet hours for radio, TV, stereo, etc. are:** \_\_\_\_\_ on weekdays \_\_\_\_\_ on weekends

**Guests:** Overnight guest limits are \_\_\_\_\_ How many? \_\_\_\_\_ How often? \_\_\_\_\_

Other guest limits are \_\_\_\_\_ How many? \_\_\_\_\_ How often? \_\_\_\_\_

**Hobby Limits:** \_\_\_\_\_

\_\_\_\_\_

ROOMMATE AGREEMENT (continued)

Cookie jar fund rules:

We will keep our fund in a mutually agreed upon "secret place" or in a savings account, accessible by bankcard. The purpose of the fund is to provide a financial "cushion" or backup for unexpected expenses. Or you may choose to keep money available but not tell each other where you put it.

For example: medical emergencies, an outrageous water bill (due to leak), death in the family (causes you to miss 3 days work, your paycheck is short and the rent is due), etc. It is to be used for emergencies. I understand that I can borrow a cash withdrawal of up to \$10 at a time, providing I leave an IOU note. I cannot borrow more than \$20. All debts must be paid back within 4 weeks.

Rules:

List additional rules or agreements.

I agree to comply to the above, mutually agreed upon, rules and agreements.

Roommate #1	Date
Roommate #2	Date
Roommate #3	Date

**What can I do if I have a rental problem?**

Before you take any action on a disagreement with your landlord, check out the laws of your state. If the laws do not protect tenants, your disagreement action could get you evicted and cost you legal fees and damages. You can check with the local housing authorities, social service welfare agencies, legal aid services, or clerk of the Landlord-Tenant Court.

You can write to the landlord, politely expressing your problem specifically. Give the landlord a chance to respond favorably. Keep a copy of the letter. It's best to send the letter by registered mail as proof. If the repairs or concerns are not cared for in a reasonable time (usually 30 days), do the two following things at the same time. Complain formally in writing to the government unit of housing authority asking for an inspection. Talk directly to the landlord about the problem. If this direct contact is successful, you should call the housing authority to cancel the inspection. If all efforts have failed: 1) contact an experienced local agency for information. 2) you may sue in a small claims court, have repairs made and deduct charges from your rent, or refuse to pay the rent. 3) housing authorities can be helpful if a building doesn't meet local building codes. Courts have held that landlords can't evict because of reports of violations.

**What are my responsibilities when renting?**

When you use another person's property, treat it as you would want people to treat it if you owned it. Following this rule will not only help your landlord, but it will also work for your benefit. You can assure a good credit rating and a good reference and a return of your security deposit when you want to move somewhere else. The impressions you make on others often show up in unexpected places, so a good image can be helpful.

**Being a Good Neighbor**

Keep the unit clean and safe.

Get rid of all your trash in a clean and safe manner.

Do not disturb other renters with loud noises, unruly guests, or bad manners.

Do not use the premises for unlawful purposes.

If pets are allowed, don't let them disturb neighbors, create offensive odors, or destroy property.

Send change of address cards to people who sent mail to you.

**Being a Good Tenant**

Do not destroy or damage any part of the unit.

Understand and follow all the rules set up in your lease.

Use all appliances, plumbing, and electrical and heating facilities in a safe way.

Keep them and the unit as clean as conditions permit.

Pay your rent and utilities promptly when due.

Inform your landlord in a written, legal way that you plan to move.

Report all problems to the landlord, including ones you may have caused.

## Apartment Needs Checklist

Item:	Have or know where to get it
2+ bath towels & 2+ washcloths	
2 face/hand towels	
bath mat or rug	
shower curtain & hooks	
mattress pad	
Full (double) or Twin (single) sheet set	
1 or 2 pillows & pillow case(s)	
Blanket(s)	
Comforter or bed spread	
trash can(s)	
alarm clock	
Radio/CD player	
Phone	
TV	
Bed	
Dresser	
Curtains	
Rugs	
Couch	
table & chairs	
Fan	
lamp & light bulbs	
Hangers	
laundry basket	
iron & ironing board	
laundry supplies-detergent, softener, stain treatment	
toilet plunger	
paper products-toilet paper, facial tissues, paper towels	
cleaning supplies-broom, dust pan, mop, rags, trash bags, disinfectant, toilet brush, dish soap, scouring pad	
personal supplies-bath soap, hand soap, deodorant, shampoo, shaving stuff, toiletries, etc.	
coupon holder-envelope or folder	
Bill organizer (folder & notepad)	
calendar/appointment book	
address book & phone book	
first aid kit and booklet	
screwdriver, hammer & nails, measuring tape	
Flashlight	



### Utilities

When you are ready to move into a place you, have to put a deposit down to get your utilities turned on. The company keeps this money until you move out. You will get this deposit back if you have paid your monthly bills on time. Utilities include: gas, electric, water, sewer, trash, phone, and cable. Remember to conserve energy by shutting the lights and water off when not in the room. It will save you money. A rule of thumb is to keep your thermostat at 68 degrees in winter. Close shades or curtains on hot summer days.

### Renters Insurance

Renters insurance is not an expensive thing to buy, but if you don't have it and your apartment building burns down, you will wish you had spent the money on it. Look up the yellow pages in a phone book or the internet to find insurance agents and do a price comparison.

### Warranties

When you purchase an item such as an appliance, there is a warranty that comes with it. You may need to fill out a postcard and mail it in for it to become effective. Often you need to keep your receipt to show how much you paid and when you bought the item.



### Address Change

When you know you are going to be moving, make a list of people and places you will need to notify. The Post Office has a booklet that can help you with this task. Make sure to contact all of your utility companies to let them know of your upcoming move and the date to discontinue services to you.



### Safety

Your safety is very important. You should make sure that you have a plan in case of fire or tornado. You should know where your smoke alarms are and that they are in working order with fresh batteries. Your landlord should provide them, but if not, buy the batteries. You should know where fire extinguishers are and how to use them. You should know how to lock your door and windows even if they do not have locks. Use a stick or broom handle to wedge the windows closed. If you ever smell natural gas-it has a bad odor-get out! Do NOT turn any light switches on or off and do NOT use the phone in your apartment, go to a neighbors to use their phone to call the gas company and your landlord.

### Calling 911

If there is an emergency, like an accident, injury or fire, you may need help from the police, ambulance or fire department. You can call one easy number - **911** – for all of these services. You must know: your name, your address, and your phone number. Speak clearly into the phone. That will help the person on the other end of the line send help to you quickly. It is helpful to tell a few details about the problem. Why are you calling? Who is hurt? Where did it happen? What caused it to happen? If you know some of these details, it will help emergency workers to know what they need to bring. **Never call 911 as a joke, to ask for information or to see if it works!** You may block someone else's call for help or waste the time of somebody who saves people's lives. If you accidentally dial 911 stay on the line and apologize, otherwise emergency response teams may show up at your door anyway. Often, the emergency operator will keep you on the line until help arrives. This is because the person wants to make sure that help reaches you. If you are in a real emergency, don't be afraid to call 911 – that's what it's for! Call 911 to get help for someone who is hurt, if you see someone taking something that belongs to someone else, if you see someone hurting someone else, or if you smell smoke or see a fire.



### Carbon Monoxide

It's well known that carbon monoxide from car exhaust can be deadly if not properly vented to the outside. But people can also become sick – and die – from breathing the carbon monoxide that may be produced from burning common heating fuels like wood, coal, fuel oil, kerosene, natural gas, and propane. Carbon monoxide is odorless and colorless, so it's difficult to detect. If a furnace or appliance isn't working properly, excessive amounts of carbon monoxide can be formed. If an appliance that is designed to be vented is not vented, or the venting system isn't working right, this carbon monoxide can spill into the living space, creating a hazardous condition.

Common indicators of carbon monoxide contamination:

- Chronic headaches, nausea, or eye irritation when indoors
- An unidentified chronic odor inside the building
- Dying house plants
- Condensation on cool, indoor surfaces

If you spot any of these indicators, immediately have someone who's adequately trained and qualified check for the presence of carbon monoxide. **Get fresh air immediately if you suspect you are breathing CO!**

\*Carbon monoxide detectors are commercially available, and they may provide additional warning about the presence of this "hidden hazard." Check with you landlord to see if he is willing to provide one.

### To Avoid Falls, Cuts, and Bruises

Wipe up spills and broken glass immediately.

Put a non-skid rubber mat in the bathtub or shower.

Use a sturdy stepladder or a firm chair to reach something high.

Do not run on slippery surfaces or up and down stairs.

Tape or tack down extension cords and rugs.

Store items neatly on high shelves.

**To Avoid Fire and Burns**

- Use a potholder or padded glove when handling hot things.
- Do NOT throw water on a grease fire. Use baking soda or a fire extinguisher.
- Put the lid on a pan that is on fire.
- Do not smoke or light matches in bed or any closed area.
- Keep dishtowels, paper towels, potholders, curtains, and other cloth or paper objects away from burners.
- Have smoke detectors near every bedroom. Check batteries regularly. Change them when you change your clocks twice a year.
- Keep flammables such as paint and turpentine away from furnace area.
- Keep curtains, blankets, clothes and rugs away from baseboard electric or gas heaters.
- Do not put clothes or cloths over lamps.
- Avoid clutter around furnace or on stairways that will block your exit.
- If your clothes catch on fire, **stop! Drop to the ground, then roll back and forth to smother flames.**
- Keep items that burn easily, such as oily rags, in a closed metal container. Avoid storing items such as oily rags and old papers. Discard them after use or store them in safety containers.
- Plan two escape routes. Plan to meet your roommates somewhere nearby.
- If you smell smoke or know there is a fire in the building, grab a pillow or wet towel to breathe through. Stay close to the floor and take short breaths.

**Beat Burglars and Intruders**

Do not leave keys under a flowerpot, on a window ledge, or under a mat.

You can leave a key with a trusted neighbor or friend for emergencies.

If you lose your keys, replace your locks.

Always lock your doors and windows.

Don't leave tools and ladders where a thief can use them for entry.

Be sure your landlord changes your locks for you before you move in.

Participate in a neighborhood watch if you can.

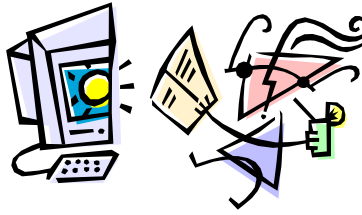
If you come home and suspect you have been robbed, **do NOT enter the apartment!** Call the police.



### **Phone Safety**

- Beware of telephone surveys. Don't give information that can be used by burglars.
- Strangers can find out when you are home with a simple question, "When may I call?"
- Never give out personal information like your social security number over the phone.
- Use only your initials in the telephone book so a caller won't know your sex.
- If you are harassed by phone, call your telephone company and the police.
- Beware of people wanting information about you or others whom you know. Even be concerned about identification as a police person. Check the phone number. Call back after verifying the person has legitimate reason for questioning. If the number is false, call police.
- Never leave information on an answering machine or voice mail explaining when you can be contacted.
- Have a male friend record the outgoing message on your answering machine or voice mail if you are female. "This is 555-555-1212, please leave a message at the beep." Don't say you are not home or unable to answer the phone.





### Internet Safety

#### Personal Safety Online

1. Remember - A million times before you've heard that honesty is the best policy. Most people don't believe that, though. So when you're out there in cyberspace, watch yourself. You never know when 5'6", blond and female could actually mean 6'3", hairy and male. Don't believe everything you see online.
2. Be leery of those who want to know too much. There's no rule that says you have to tell them where you live, what your last name is, or anything else personal. Your business is your business. Let them stick to theirs. Never send a photo of yourself. And trust your instincts. When someone makes you feel uncomfortable, leave.
3. We all remember the "buddy system" from kindergarten. Sure, you're no longer in kindergarten, but the system still works. If you're planning on meeting up with somebody you met online, bring a friend along with you and encourage your online acquaintance to bring theirs, too. It sounds stupid, but it's definitely the smart idea. At the very least, make sure your real friends know what you're doing.
4. Before you take a running leap at the streets and a hard-knock life, let somebody know how you're feeling. Try talking to an understanding relative or friend, or call the National Runaway Switchboard at 1-800-621-4000. They are a better, more trustworthy resource than a stranger in a chat room.
5. If you get suspicious e-mails, files, or pictures from someone you don't know and trust, trash them just like any other junk mail. You could have a lot to lose by trusting someone you've never even met. The same goes for clicking links or URLs that look suspicious - just don't do it.
6. Avoid chat rooms or discussion areas that look sketchy or provocative, and don't let people online trick you into thinking of them as real-life friends if you've never met them in person. Just the same, don't let people goad you into online fights. If you go looking for trouble on the Internet, you'll find it, and things can get out of control really fast.

#### Online Ordering

- Don't deal with companies that have only a PO box number and no telephone.
- Do business with only reputable vendors.
- Never transmit credit card numbers, financial institution data, or personal identifiable account numbers unless confident of the business and on a secure site.
- You have some security only when the virtual store has set up a secure connection.
- A business only needs your name, credit card account number, and expiration date.
- Be sure to know the refund policy.
- When ordering, print a copy, save it. If you use a credit card number rather than a check, you can challenge a charge. Check statement for unauthorized transactions. If there is an error, contact the credit card company.

#### Other Things to Consider

- Avoid unwanted solicitations and surveys.
- Change passwords frequently. Don't give your password to anyone online. The safest password uses six or more characters with mixed letters or numbers.

**Transitional Living Programs**

There are programs in the state of Iowa that have received Federal grants to provide housing and services to homeless youth between the ages of 16 and 21. These Transitional Living Programs are structured to help homeless youth achieve self-sufficiency and avoid long-term dependency on social services by providing shelter, skills training, and supportive services for up to 18 months. If you, or someone you know, are homeless and are between the above ages, you may contact the following TLP:

Foundation 2  
1630 1<sup>st</sup> Avenue NE  
Cedar Rapids IA 52402  
(319) 368-3376  
[www.f2online.org](http://www.f2online.org)

Youth & Shelter Services  
420 Kellogg Street  
Ames IA 50010  
515-233-3141  
<http://yss.ames.ia.us>

United Action for Youth  
410 Iowa Avenue  
Iowa City IA 52245  
319-338-7518  
[www.unitedactionforyouth.org](http://www.unitedactionforyouth.org)

**Youth Transitional Housing Program**

The Service Coordination through Collaboration (SCC) – Youth Transitional Housing Program is a collaborative effort of five Quad City agencies that work with and for homeless youth. The innovative program is funded by HUD, Riverboat Development Authority and other local sources. The program serves 16-18 year olds that need assistance to get on their feet and are not working with DHS or JCS.

Youth Transitional Housing Program  
809 West 6<sup>th</sup> Street  
Davenport IA 52808  
(563) 884-4095

**Homeless Shelters**

Iowa Homeless Youth Center  
1219 Buchanan Street  
Des Moines IA 50316  
(515) 265-1222

This program is for 16-21 year olds and can last for 18 months.

Lighthouse  
1216 Martin Luther King Jr. Parkway  
Des Moines IA 50314  
(515) 288-7884

This program is for 16-25 year old pregnant & parenting females that can last up to 24 months..

## SECTION 6

# HOME MANAGEMENT



This section will assist you in organizing information on home management. Contents in this section include the items listed in the box.

Decorating  
Appliances  
Sewing  
Laundry  
Stain removal  
Cleaning  
Cleaning recipes  
Routine Cleaning  
Cleaning Checklist  
Food Pyramid  
Good Nutrition  
Grocery Shopping  
Menu Planning Worksheets  
Kitchen Needs List  
Food safety  
Measuring  
Basic Cooking Terms  
Recipes  
Emergency Food Supplies

**Decorating**

Castoffs and treasures from attics and garage sales can make attractive furnishings for your new living space. They may not look like they fit together, but time and imagination can create miracles! You may even be able to purchase some new things. Put them all together with your own values, style, personality, lifestyle, and budget. Young adults just starting out often choose **eclectic** style. This style builds on a theme to carry out their own personality and creativity by using whatever they have or gather. Success depends on careful planning or color and furniture grouping so things tie together and appear uncluttered.

Since you won't start out with a big budget, you'll need to plan ways to cut costs. Below are a few low cost decorating ideas that might work for you.



- Paint and refinish used furniture.
- Use flat bed sheets and spring rods for curtains.
- Shop second hand stores, consignment shops, and garage sales.
- Use flat bed sheets to cover torn or stained upholstery.
- Paint things to clean them up.
- Read decorating magazines for ideas.
- Get plants to liven up a room.
- Use posters or artwork to decorate.
- Build board and brick shelves.
- Keep rooms neat and clean.
- Get donations from family, relatives, or friends.



Of course, if you really want help, watch for decorating classes. Often stores or ISU Extension office offers such classes. Even the community college may offer such courses as furniture refinishing, upholstery or drapery.

The American Society of Interior Designers  
American Blinds, Wallpaper & More  
Window ideas

[www.interiors.com](http://www.interiors.com)  
<http://www.decoratetoday.com/>  
[www.everythingforwindows.com](http://www.everythingforwindows.com)

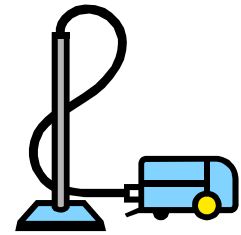
If you purchase or are given painted wooden furniture, you may want to refinish it.

**Guidelines for Buying Secondhand Appliances**

One possibility for saving money is to purchase used appliances. There will be some risk involved. Ways to protect yourself are:

- Research *Consumer Reports*
- Talk to repairmen
- Look for UL safety seal, good cord, plug and wiring insulation
- See that parts and finish are in sound condition, with no signs of rust or deterioration
- Look for indications of good care and cleanliness
- Plug it in to see if it works

Classified newspaper ads, appliance stores that take trade-ins, donations, or salvaged appliances can be places to look for secondhand appliances. Don't forget to ask the age of the appliance. Remember it doesn't hurt to ask if there is any guarantee on parts or labor. Get this guarantee in writing. Also, find out if you can get a refund.

**Sewing**

A button may come off of your favorite shirt or the drawstring may come out of your sweat pants...how do you fix them? A needle and thread will come in handy to put your button back on. You can purchase a sewing kit or just keep a few things on hand in a small box, zip lock bag, or a plastic margarine container. You need the basic colors of thread, white and black, a sewing needle, extra buttons, and safety pins. A safety pin would come in handy to fix your sweat pants string by attaching the pin to the string then feeding it through the hole and through the waistband. If you get a rip in your clothes, be sure to fix it before you wash it or it will probably fray more.



### Laundry

You will need to do your own laundry when you live on your own. You will need to sort your laundry by colors and follow the instructions on the tags of the garments. Remember to take quarters, laundry detergent, fabric softener, and stain remover with you when you go to the Laundromat. A helpful tip is to get a roll of quarters each time you get paid and keep them in a safe place for laundry day.

If you do not have access to a Laundromat, consider washing your clothes out by hand. The bathtub works great. If you have to wear a uniform for work and are only issued one or two sets, this is a good way to keep them clean and neat. A wooden clothes drying rack is not very expensive and they fold to save room when not in use. You can stand it up in the bathtub so clothes can drip in a safe spot.

It is a time saver to have your clothes picked out the night before. There is never enough time in the mornings to get things all done. If you wear a uniform for work, be sure to hang it up when you get home.



### Six Steps to Successful Laundering

#### 1. Prepare Clothes for Washing

Empty pockets, close zippers and Velcro to prevent snagging of fabrics, turn jeans and dark colored clothes inside out to prevent fading. Put panty hose and items with long ties in a mesh bag to prevent tangling and tearing. Treat stains.

#### 2. Sort Your Laundry

Read and follow care labels.

*Sort by:*

**COLOR**

Separate loads for whites, light colors, similar bright or medium colors and similar dark colors.

**SOIL CONTENT**

Heavily soiled clothes, like work clothes, should be washed separately from more lightly soiled clothes.

**FABRIC TYPE**

Delicates (laces, lingerie, silk, etc.) are best washed separately from other laundry. Lint-giving fabrics like towels should not be washed with lint-attracting items like corduroy, fleece, or dark socks.

### 3. Pretreating

According to the severity of soils/stains on the garments, you may want to pretreat, presoak or prewash.

#### PRETREAT

Use for a few small spots. Apply undiluted liquid laundry detergent or a paste of granular detergent and water.

#### PRESOAK

Use for deep-set soils, old stains and extensive staining. Soak items in a bucket with the hottest water safe for the fabric and color-safe bleach.

#### PREWASH

Use for heavily soiled garments. Run through prewash cycle. When the cycle is complete, launder in the hottest water recommended on the label.

### 4. Select Your Water Temperature

Selecting the right water temperature for your wash is important in keeping your clothes looking their best. Here is a basic outline:

**HOT WATER 120°F and higher**

Hot water provides the quickest and best cleaning for sturdy white and colorfast items. You'll also need hot water for heavily soiled permanent press fabrics.

**WARM WATER about 90°F**

Warm water is best for permanent press and synthetic fabrics such as nylon, acrylics and polyesters. It will reduce wrinkling and help protect the finish of the fabric than hot water.

**COLD WATER about 60°F**

Cold water offers maximum safety for non-colorfast items, saves energy costs and minimizes wrinkling of synthetic fiber fabrics. It should be used at all times for rinsing.

### 5. Adding Laundry Products

#### A) Detergent

Choose a product that is right for the job. Granulars, like powder, generally remove mud and clay better than liquids and can cost less to use. Heavy-duty liquid detergents generally clean many greasy, oily food stains better than granulars.

**When To Add Detergent**

- Turn the machine on to fill.
- Measure and add your detergent.
- Add your clothing. Do not put too many clothes in one wash load. Free movement of the clothes during agitation in washing is needed for best cleaning.

#### B) Liquid Fabric Softeners

Fabric softeners are designed to work in the final rinse cycle. Pour the softener into the rinse water. Never pour directly on the fabric or spotting may result. If you use a built-in automatic fabric softener dispenser, pour a capful into your dispenser and add fresh water to keep the dispenser clean.

#### B) Dryer Sheets

Dryer sheets are easy to use and are an effective means of controlling static cling as well as softening and freshening laundry. As the load tumbles, the dryer sheet tumbles with the load distributing its static control, softening and perfume ingredients. Be sure to remove the lint from the lint screen as excess lint can extend drying times.

### 6. Drying Procedures

Most dryers have at least two cycles: 1) Regular/Heavy and 2) Permanent Press. Use the Regular/Heavy for heavy and medium weight cotton items and the Permanent Press cycle for synthetic fabrics, knits and permanent press items. Then choose the drying time. Use a Damp/Less Dry time for items to be ironed, a Normal Dry time for items to be hung in the closet or items with creases or pleats and a Very Dry time for towels, denims and items with thick seams.

**Stain Removal**

How annoying to spill something on your favorite shirt. Many common stains can be removed by just washing, especially if the stain is fresh. More difficult stains may require more care and effort, but can often be successfully removed.

**1. Common Stain Removal**

For Grease or a Tough Set-in Stain- Apply liquid detergent directly on the stained area. Rub it into the stain. Let it sit 2-3 minutes. Launder as usual.

For Set-in Stains - Presoak the garment in warm water using detergent. Follow this with regular laundering.

**2. Tough Stains**

For those stains that require special treatment and can't be removed through laundering.

**A) Some General Rules**

1. Treat the stain as soon as you can.
2. Machine drying while the stain is in the fabric can set many stains, making them difficult to remove. Fresh stains generally come out more easily than old ones.
3. Read and follow package directions when using any stain removal product.
4. Always test the stain remover before using. For testing, apply the recommended amount of product on a hidden piece of fabric. Let stand 2-5 minutes, then rinse. If the color is affected, don't use the product.
5. When treating a spot, place it facedown on paper towels and apply stain remover to the underside of the stain so the stain will be forced off the surface of the fabric.
6. When using any bleach, don't just bleach a spot. Bleach the whole garment to prevent uneven color removal. Even if the color has lightened, it will be uniform.
7. Always launder as usual after using any stain removal treatment.

**Stain Removal Guide for Washable Fabrics****Adhesive tape, chewing gum, rubber cement**

Apply ice to stain to harden it. Remove excess stain material carefully with dull knife. Place facedown on paper towels and sponge with a dry cleaning solvent.

**Antiperspirants and deodorants**

Place stain facedown on paper towel and sponge back of stain with a dry cleaning solvent. Let dry; rinse. Rub on detergent paste and launder using hottest water safe for fabric.

**Blood, fresh and dried**

Rinse fresh bloodstains in cold running water and rub with bar soap like Ivory. Rinse again and repeat. For dried stains, first scrape or rub off as much dried blood as possible. Soak remaining bloodstains in warm water using a product containing enzymes like Biz. Launder. If stain remains, rewash using a non-chlorine bleach. Special rust remover chemicals may be helpful in removing stubborn stains.

**Candle wax, crayon**

Remove excess wax carefully with a dull knife. Then place the stained area between paper towels and press with a warm iron. Replace towels frequently to absorb more wax. Place stain facedown on clean paper towels and sponge back of any remaining stain with a dry cleaning solvent. Let dry. Always hand wash before machine laundering. If traces of color remain, wash again, using chlorine bleach, if safe for fabric. Otherwise soak in a non-chlorine bleach using hottest water safe for fabric. Launder.



**Coffee, tea**

Presoak in detergent with bleach included. Launder using detergent with bleach included in hottest water temperature that is safe for fabric.

**Cosmetics**

Dampen stain and rub with liquid detergent. Rinse. Launder.

**Dirty white socks**

Presoak in a solution of detergent with bleach included. Allow to soak for at least 30 minutes. Launder with detergent with bleach included.

**Dye transfer**

Garments that have picked up dye from colored fabric that “bled” may be restored by using a fabric color remover. Launder. If dye remains, launder again using chlorine bleach, if safe for fabric. For colored fabrics or non-bleachable whites, soak in detergent with bleach included. Launder.

**Fabric softeners**

Moisten stain under running water. Rub with a moistened bar of Ivory soap. Rinse. Repeat if necessary. Launder.

**Food coloring**

Soak in cool water. If stain remains, rub on detergent; rinse. Launder.

**Fruit juice, wine, soft drinks**

Soak fresh stains immediately in cool water. Then soak with detergent with bleach included using hottest water safe for fabric. Launder. If stain remains, launder using chlorine bleach, if safe for fabric.

**Greasy stains**

Always hand wash before machine laundering. Pretreat stain with liquid detergent. Launder. If stain remains, apply a dry cleaning solvent to stain. Let dry. Pretreat with liquid detergent. Launder.

**Ink, ballpoint**

Moisten stain. Pretreat with liquid detergent. Launder. If stain remains, sponge back of stain with dry cleaning solvent. Rinse and launder.

**Ink, regular**

Dampen stain with water and rub with Ivory soap. Rinse. Soak in detergent with bleach included using hottest water safe for fabric; then launder. If stain remains, launder again using chlorine bleach, if safe for fabric. Some types of ink may require a color remover. Some permanent inks cannot be removed.

**Iodine**

Rinse from underside of stain with cool water. Soak in a solution of color remover. Rinse and launder.

**Lipstick**

Place stain facedown on paper towels. Sponge back of stain with a dry cleaning solvent replacing the paper towel underneath frequently so that more of the color will be removed. Dampen stain with water and rub with liquid detergent. Rinse and launder.

**Mildew**

Launder using chlorine bleach, if safe for fabric. If not, soak in detergent with bleach included, then launder.

**Mucus, urine, vomit, feces**

Pretreat or soak in detergent with bleach included. Launder using chlorine bleach, if safe for fabric. Otherwise use detergent with bleach included.

**Mud**

When dry, brush off as much as possible. Rinse under cold running water. Pretreat with a paste of granular detergent and water or liquid laundry detergent. Launder using laundry detergent and bleach safe for fabric.

**Mustard**

Dampen stain with water and rub with liquid detergent. Rinse, and launder using chlorine bleach, if safe for fabric. Launder. Several treatments may be needed to remove the stain.

**Nail polish**

Place stain facedown on paper towels. Sponge back of stain with nail polish remover, frequently replacing the paper towel under the stain. Repeat the sponging until stain disappears. Launder. Do not use nail polish remover on acetate or Arnel fabrics-they must go to a dry cleaner.

**Paint: varnish, latex, acrylic, water-based paints**

TREAT STAINS WHILE STILL WET. THESE PAINTS CAN NOT BE REMOVED AFTER THEY HAVE DRIED. Rinse in warm water to flush out paint, then launder. Always hand wash before machine laundering.

**oil-based paint, varnish**

Apply the solvent recommended as a thinner on the paint container. Rinse. Rub with liquid detergent. Rinse and launder. Always hand wash before machine laundering.

**Perspiration**

Dampen stain with warm water and rub with Ivory soap. Launder in hot water with chlorine bleach, if safe for fabric. Apply ammonia to fresh stains, vinegar to old stains and rinse. Launder in hottest water safe for fabric and color.

**Rust Spots**

DO NOT USE CHLORINE BLEACH ON RUST. Apply a rust stain remover. Rinse and launder.

**Rusty Discoloration on white items**

Wash in detergent with bleach included. If stains remain, use a plastic container and soak clothes for 10-15 minutes in a solution of rust remover and water. Follow package directions. Rinse and launder.

**Scorch**

Launder using chlorine bleach if safe for fabric. Otherwise soak in strong solution of detergent with bleach included using hottest water safe for fabric. Launder.

**Tobacco**

Dampen stain and rub with liquid detergent. Rinse. Soak in detergent with bleach included; then launder. If stain remains, launder again using chlorine bleach, if safe for fabric.

**Coin Operated Laundry Hints**

- Buy a laundry tote and put all your supplies in it. Nothing's more hassling than having to run out and buy detergent after you get to the Laundromat.
- Make it a point to get change whenever you can. Keep it near your laundry tote and you'll never have to scrounge for change on laundry day.
- Most Laundromats are dotted with signs giving customers instructions on how to use the machines. Pay attention to them – you might learn something!
- Shop around for the “right” Laundromat. Look for one that's clean, brightly lit and well maintained. Other plus factors are rolling baskets, hanging racks and worktables. Even bigger selling points are attendants and working change machines!

**Ironing**

Before ironing clothing, read the fabric care label on the garments to make sure you press them correctly. The symbols for ironing can tell you whether to use a dry steam iron and which heat setting to select. Labels have changed, now clothing manufacturers use symbols on care labels. For more information on the symbols, you can visit The Soap and Detergent Association's web site at [www.sdahq.org](http://www.sdahq.org)

**Cleaning**

Clean as you go! Not because you “should” but because it’s the painless way to keep things clean and orderly. This means:

- Hang up your coat as soon as you get in the door.
- Rinse dishes after you eat! Then put them in the dishwasher or stack them for handwashing later.
- Wipe the bathroom sink quickly after each use.
- Try to dust quickly when you see the need.
- Make your bed before you leave in the morning – or don’t make it at all!

**Messes will still be there when you get home...but they’ll probably be harder to clean.**

There are lots of home remedies or cleaning hints and techniques. Here are a few to keep in mind.

- Never mix ammonia and bleach or mix any cleaners together. The fumes are very toxic and can harm your lungs permanently, or even kill you!



- Sometimes hard water causes lime deposits to collect around faucets, in the toilet bowl or in the bathtub. How can you get rid of those? Baking soda and water work well on many tough spots in the bathroom and kitchen.
- If your kitchen counter is stained and you are out of commercial cleaner you can sprinkle the stains with salt, squeeze fresh lemon juice, scrub with a sponge, and rinse with water.
- Vinegar and newspaper or Ammonia and water both work to clean windows.
- You can use one multi-purpose cleaner for your floors, toilet, sink, counters, and other surfaces. Be sure to check the type of material each is made out of, so your cleaner won’t scratch them.

Review the following **list of household cleaning and other items** and check those that you think you will need for starting housekeeping on your own. Once you get your list, check the prices at a couple of local stores. Add up what it will cost you for all of the supplies you think you will need.

Item	Price	Item	Price
<input type="checkbox"/> Vacuum		<input type="checkbox"/> Hand held vacuum	
<input type="checkbox"/> Paper towels		<input type="checkbox"/> Air freshener	
<input type="checkbox"/> Dish & hand soap		<input type="checkbox"/> Scratch pad	
<input type="checkbox"/> Broom		<input type="checkbox"/> Dust pan	
<input type="checkbox"/> Sponges or rags		<input type="checkbox"/> Mop & bucket	
<input type="checkbox"/> Laundry detergent		<input type="checkbox"/> All fabric bleach	
<input type="checkbox"/> Bleach		<input type="checkbox"/> Fabric softener	
<input type="checkbox"/> Furniture polish		<input type="checkbox"/> Carpet cleaner	
<input type="checkbox"/> All purpose cleaner		<input type="checkbox"/> Toilet bowl cleaner	
<input type="checkbox"/> Window cleaner		<input type="checkbox"/> Toilet bowl brush	
<b>Total:</b>		<b>Total:</b>	

### Cleaning Recipes

One way you can reduce the number of hazardous products you have in your home is to make your own cleaning products. Wise buying decisions and good management practices can reduce the hazards in the home, in the air we breathe, and in the water we drink.

**All-Purpose Cleaner**

4 tablespoons baking soda

1 quart warm water

Dissolve baking soda in warm water. Apply with a sponge. Rinse with clear water.

**Drain Cleaner**

1/2 cup baking soda

1/2 cup white vinegar

Boiling water

Pour baking soda down the drain. Add white vinegar and cover the drain, if possible. Let set for 5 minutes. Then pour a kettle of boiling water down the drain. (The vinegar and baking soda break down fatty acids into soap and glycerin, allowing the clog to wash down the drain.) ***Do not use this method if you have used a commercial drain opener and it may still be present in the drain.***

**Drain Opener**

Use a plunger (plumber's helper). It may take a number of plunges to unclog the drain. ***Do not use this method if you have used a commercial drain opener and it may still be present in the drain.***

**Drain Cleaner and Opener**

Use a flexible metal snake. The mechanical snake may be purchased or rented. Thread it down the clogged drain, and you will be able to push the clog away.

**Furniture Cleaner and Polish I**

3 cups olive oil

1 cup vinegar

Mix together until well blended. Use a clean, soft cloth to apply to the furniture.

**Furniture Cleaner and Polish II**

Wet a washcloth. Wring out as much water as possible. Wipe furniture surface with damp washcloth. Dry immediately with a clean, soft, dry cloth. (You can remove fingerprints and dust safely from wood, but furniture with an oil finish needs an oil-based cleaner.)

**Lime and Mineral Deposit Remover**

Soak paper towels in vinegar. Apply the paper towels to the lime deposits around the faucet. Leave them on for approximately one hour. The deposits will be softened and can be removed easily.

**Brass Cleaner**

Lemon juice

Baking soda

Make a paste about the consistency of toothpaste. Rub onto brass with a soft cloth. Rinse with water and dry.

**Oven Cleaner**

Baking soda

Very fine steel wool

Sprinkle water on oven surface. Apply baking soda. Rub using very fine steel wool. Wipe off scum with a damp sponge. Rinse well and dry.

**Oven Cleaner**

While oven is still warm, sprinkle water on the spill, then sprinkle salt on it. When the oven cools down, scrape the spill away and wash the area.

**Toilet Bowl Cleaner**

Borax

Lemon juice

Mix lemon juice and borax to make a paste about the consistency of toothpaste. Flush toilet to wet sides. Rub paste on toilet bowl ring. Let sit for 2 hours and then scrub thoroughly. ***Borax is a toxic ingredient. Handle it with care and store it safely.***

**Toilet Bowl Cleaner**

Baking soda

Vinegar

Sprinkle baking soda into the toilet bowl. Add vinegar. Scour with a toilet brush.

**Routine Cleaning**

A clutter-free, dirt-free home is a warm, inviting home. There are advantages to consider for reasonable cleanliness. “Clean” keeps you healthy and discourages bacteria, bugs, and vermin. It protects your investment in things you own so they are usable and resalable. It can make you feel good about yourself. It even protects your security deposit.

If cleaning is something you really hate, consider sharing the tasks. If you are living with someone, make a list to share. Set aside a certain time each week to clean, so you know it will get done. You can turn on the music and get busy.

Once-a-week:

- Quickly vacuum all carpeted or vinyl floors. You can sprinkle carpet freshening product or baking soda before vacuuming. Clean other floors with multi-purpose cleaner and a rag.
- Clean glass and mirrors with window cleaner and paper towels. If you have ammonia you can try that and newspapers.
- After cleaning your kitchen floor, do the countertops, stovetop, and other appliances with a cloth or paper towel and cleaner. Don’t forget the sink.
- You can use a mop or broom with a damp rag over the end to remove hard-to-reach cobwebs.
- Remove all toiletries and items from the bathroom countertop and clean the entire surface including the sink and faucets. You can use a cleaner that is specifically for bathrooms or an all-purpose cleaner. Also clean your toilet and shower doors and bathtub. Hopefully you have already vacuumed or swept the bathroom floor so it should be easier to wipe clean.
- Make a habit of keeping desktops, tables and counters free of clutter. Dust these surfaces with a furniture cleaner/polish and a rag.
- Read your mail immediately and throw away whatever you don’t need.

**Cleaning Checklist**Daily:

- ☐ empty garbage
- ☐ wash dishes
- ☐ wipe bathroom sink and countertop
- ☐ pick up and put things away

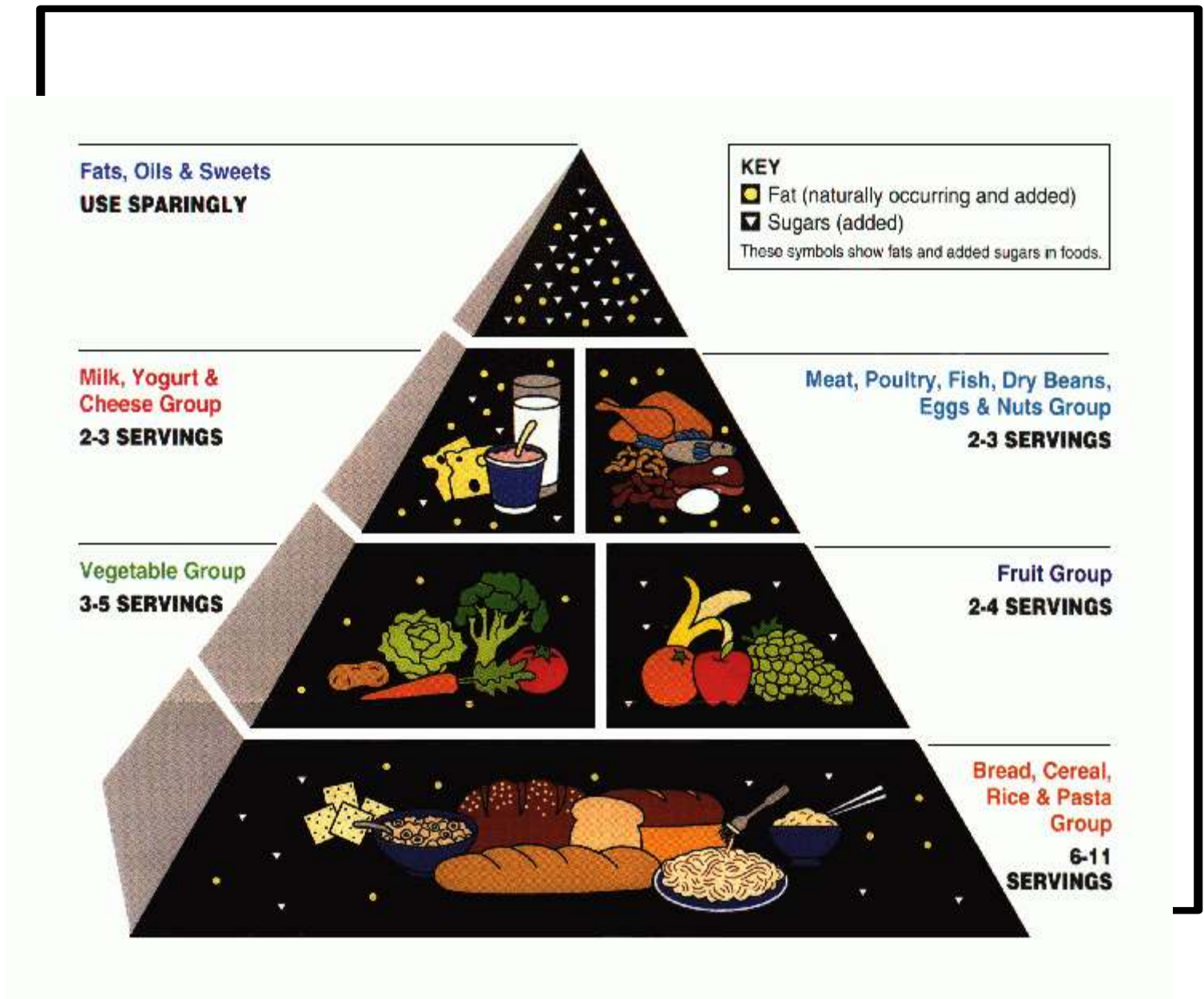
As Needed:

- ☐ clean oven
- ☐ clean refrigerator
- ☐ vacuum under furniture
- ☐ shampoo carpeting

Weekly:

- ☐ vacuum all floors including kitchen and bathroom
- ☐ clean kitchen and bathroom floors
- ☐ clean bathroom surfaces, mirrors, countertop, sink, faucets, shower doors, & toilet
- ☐ clean kitchen surfaces, countertop, sink, faucets, & appliances
- ☐ dust wooden surfaces
- ☐ clean living room and straighten up
- ☐ change sheets on bed and pick up bedroom
- ☐ prepare & do laundry

## Food Pyramid



Sources: U.S. Department of Agriculture, U.S. Department of Health and Human Services  
<http://www.mypyramid.gov/>

### Food Pyramid

#### The Top of the Pyramid

Fats, oils and sweets should be used sparingly in the diet and therefore are represented as the small tip of the pyramid. This includes salad dressings, oils, cream, butter, margarine, soft drinks, candies, and sweet desserts. These foods provide calories but little or no vitamins and minerals.

#### The Middle of the Pyramid

Protein is needed in moderate amounts in the diet and therefore represents the upper middle of the pyramid. Milk, yogurt, cheese; and meat, poultry, fish, dry beans, eggs and nuts - two groups of foods that come mostly from animals - are important for protein, calcium, iron and zinc. Choose lean meats, skinless poultry, fish and low-fat dairy products to control fat and cholesterol. Also, limit breaded or fried foods to control fat and calories.

Most Americans need to eat more fruits and vegetables, which help form the foundation of the pyramid. Besides being an excellent source of vitamins, minerals and fiber, vegetables and fruits (plant foods) are low fat, low-sodium and cholesterol-free. Eating a variety of vegetables and fruits will help ensure that you meet your daily need for Vitamin C and other nutrients.

#### The Base of the Pyramid

Bread, cereals, rice and pasta - all foods from grains - are found at the base of the Pyramid because they are the foundation upon which the rest of the diet is planned. Try to choose 6-11 servings daily. Grains supply fiber, carbohydrates, vitamins and minerals. They are usually low in fat and are the preferred fuel for our brain, nervous system and muscles. To keep these foods low in fat and calories, limit the use of spreads.

### Number of Servings Per Day

The *five* major food groups are shown on the Food Guide Pyramid. Each of these food groups provides some, but not all, of the nutrients that you need daily. Center your diet on the foods at the *base* of the Pyramid, and eat less of the foods at the *top* of the Pyramid.

If you're watching your weight, eat the *minimum* number of recommended servings. If you need to gain weight, eat the *maximum* number of servings. In all five groups, try to choose nonfat and lean groups as often as possible. Example: Choose nonfat or 1% milk instead of 2% or whole milk; lean meat instead of fatty meat; and breads and cereals that are not processed with a lot of fat.

**Eating Right and Watching Calories**

The Food Guide Pyramid shows a *range* of servings for each of the five major food groups. The number of servings *you* need from each group depends on how many calories you need to maintain a healthy weight.

This table shows approximately how many servings of nonfat, lean foods are needed for three different calorie levels (1,600, 2,200, and 2,800 calories).

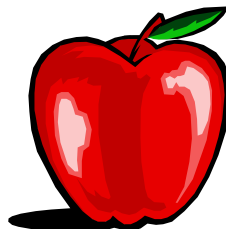
<b>HOW MANY SERVINGS DO I NEED EACH DAY?</b>			
	CHILDREN, WOMEN, OLDER ADULTS	TEEN GIRLS, ACTIVE WOMEN, MOST MEN	TEEN BOYS, ACTIVE MEN
CALORIE LEVEL <sup>1</sup>	ABOUT 1,600	ABOUT 2,200	ABOUT 2,800
Milk & Milk Products Group <sup>2</sup>	2 to 4	2 to 4	2 to 4
Meat & Meat Alternatives Group	2	2	3
Vegetable Group	3	4	5
Fruit Group	2	3	4
Bread & Cereal Group	6	9	11
Total Fat (grams) <sup>3</sup>	36 to 53	49 to 73	62 to 93

<sup>1</sup>**These are the calorie levels** if you choose *nonfat, lean* foods from the five major food groups, and use food from the fats, oils, and sweets group sparingly.

<sup>2</sup>**Teens, young adults, pregnant and nursing women and women concerned** about osteoporosis prevention need at least 4 servings (or additional calcium from alternative sources).

<sup>3</sup>**The lower number is 20% of daily calories from fat;** the higher number is 30%. If you are really concerned about disease prevention, try to get down to 20% fat.

*Sources: U.S. Department of Agriculture, U.S. Department of Health and Human Services*





## How Much Is One Serving?



### MILK & MILK PRODUCTS GROUP

- 1 cup (8 oz.) milk or yogurt
- 2 slices cheese, 1/8" thick (1½ oz.)
- 2 cups cottage cheese
- 1½ cups ice milk, ice cream, or frozen yogurt



### MEAT & MEAT ALTERNATIVES GROUP

- 2 oz. to 3 oz. (size of a deck of cards) cooked *lean* meat, poultry, or fish
- 2 eggs
- 7 oz. Tofu
- 1 cup cooked legumes (dried beans or peas)
- 4 tablespoons peanut butter
- 1/2 cup nuts or seeds



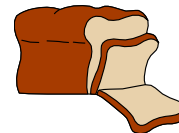
### FRUIT GROUP

- 1 whole medium fruit (about 1 cup)
- 1/4 cup dried fruit
- 1/2 cup canned fruit
- 1/2 to 3/4 cup fruit juice



### VEGETABLE GROUP

- 1/2 cup cooked vegetables
- 1/2 cup raw chopped vegetables
- 1 cup raw leafy vegetables
- 1/2 to 3/4 cup vegetable juice



### BREAD & CEREAL GROUP

- 1 slice bread
- 1 medium muffin
- 1/2 hot dog bun or hamburger bun
- 1/2 bagel or English muffin
- 4 small crackers
- 1 tortilla
- 1 cup cold cereal
- 1/2 cup cooked cereal
- 1/2 cup rice
- 1/2 cup pasta



### Grocery Shopping

Compare different grocery store ads. Cut out coupons of products you use. Some stores honor other store's coupons. If you do not get a newspaper, stores usually have their ads right inside their entrance door. **ALWAYS** make a list before you go and stick to it! If you have planned your menu for the week and check your refrigerator and cupboards for the food items you will need for the meals, it is easy to make a grocery list. If you have organized cupboards and keep things in the same place, you can easily tell what you need.

Compare prices on different sizes of the same product. Larger is not always less expensive especially if you can't use the larger amount before it spoils. Often, the store brand items are less expensive and of comparable quality. You can purchase items such as meat in bulk on sale then divide it up into smaller portions when you get home and freeze them. You can pick items and get coupons from the Internet. Some web sites are [www.smartsource.com](http://www.smartsource.com) and [www.valupage.com](http://www.valupage.com). You can also sign up for a discount card at some larger chain grocery stores, like Hy-Vee or EconoFoods. Bakery outlet stores are a great place to get your bread and buns much cheaper than in the regular grocery store. It is best **not** to go grocery shopping when you are hungry. Chances are you will buy a lot more than what is on your list.

### Menu Planning

If you can get a newspaper to see the grocery store advertisements, you can do your menu planning for the next week by utilizing food items that are on sale. If you make a list of things you like that are on sale, then do meal planning around that for the week, you will save money. If chicken breasts are on sale, get a couple, cook them at the same time, store the left over portion for use in pasta, soup or make a sandwich for your lunch later in the week. You can use the plastic containers that margarine or other products come in for resealable storage containers. These can be used in your refrigerator or freezer. A great time saver is to pack your lunch for the next day before you go to bed.



### Place Setting

Do you know how to properly set a table? The place setting above is set correctly. Your drinking glass would go above the knife.

## Menu planning worksheet

*LUNCH*

	<b>Protein</b>	<b>Fruits &amp; Vegetables</b>	<b>Dairy Products</b>	<b>Grains &amp; Cereals</b>	<b>Other</b>
Sunday					
Monday					
Tuesday					
Wednesday					
Thursday					
Friday					
Saturday					

*DINNER*

	<b>Protein</b>	<b>Fruits &amp; Vegetables</b>	<b>Dairy Products</b>	<b>Grains &amp; Cereals</b>	<b>Other</b>
Sunday					
Monday					
Tuesday					
Wednesday					
Thursday					
Friday					
Saturday					



**Kitchen Needs List**

Let's work on setting up your kitchen. Do you know where to buy pots, pans, cookie sheets, dishes, and utensils? How about garage sales or second hand stores? Remember to thoroughly clean items with disinfectant, like bleach. What do you have and need? Once you get your list, check the prices at a couple of local stores. Add up what it will cost you for all of the items you think you will need.

Item	Price	Item	Price
<input type="checkbox"/> 2 dish cloths		<input type="checkbox"/> Silverware tray	
<input type="checkbox"/> 2 dish towels		<input type="checkbox"/> 4 settings of silverware	
<input type="checkbox"/> 2 hot pads		<input type="checkbox"/> liquid container pitcher	
<input type="checkbox"/> large stock pot w/lid		<input type="checkbox"/> 4 glasses	
<input type="checkbox"/> 1 & 2 qt. pan w/lid		<input type="checkbox"/> 4 mugs	
<input type="checkbox"/> 9" x 13" pan		<input type="checkbox"/> 4 dinner plates	
<input type="checkbox"/> cookie sheet		<input type="checkbox"/> 4 bowls	
<input type="checkbox"/> pizza pan		<input type="checkbox"/> mixing bowls	
<input type="checkbox"/> sharp kitchen knives		<input type="checkbox"/> dish strainer	
<input type="checkbox"/> set of covered bowls or containers for storage (Gladware, Rubbermaid)		<input type="checkbox"/> set of serving utensils- wooden spoon, slotted spoon, rubber spatula, turner, server	
<input type="checkbox"/> strainer or colander		<input type="checkbox"/> Measuring cups spoons	
<input type="checkbox"/> cook book or recipes		<input type="checkbox"/> salt and pepper shakers	
<input type="checkbox"/> meat thermometer		<input type="checkbox"/> can & bottle openers	
<input type="checkbox"/> cutting board		<input type="checkbox"/> fire extinguisher	
<input type="checkbox"/> tin foil		<input type="checkbox"/> plastic wrap	
<b>Total:</b>		<b>Total:</b>	

**Expiration Dates**

What does the date mean on food products? All dairy products and many other items are date stamped. If a product reaches the date on the label that does NOT mean you have to throw it out. It may be good for up to a week after the printed date. You should look at the food item to see if it has mold, is curdled, or lumpy. Smell the food product to see if it smells sour.

**Food Safety**

- 1) **CLEAN** – Wash hands and surfaces often
- 2) **SEPARATE** – Don't cross contaminate (meats & fresh foods)
- 3) **COOK** – Cook to proper temperatures
- 4) **CHILL** – Refrigerate promptly

**1) CLEAN** You should always wash your hands with soap and very warm water before you start doing anything in the kitchen. You should also clean your kitchen counter well.



**2) SEPARATE** Do NOT put raw meat on the kitchen counter then place fresh fruits or vegetables in the same place without sanitizing the area.

**3) COOK** Cooking food to the proper internal temperature is one of four key steps to fighting bacteria and prevent food borne illness. **USDA Recommended Safe Minimum Internal Temperatures**

- Steaks & Roasts - 145 °F
- Fish - 145 °F
- Pork - 160 °F
- Ground Beef - 160 °F
- Egg Dishes - 160 °F
- Chicken Breasts - 165 °F
- Whole Poultry - 165 °F



**4) CHILL** Make sure you place left overs in tightly covered containers and place them in the refrigerator as soon as you are done with your meal.



### Measuring

Here are some helpful abbreviations that you may not know:

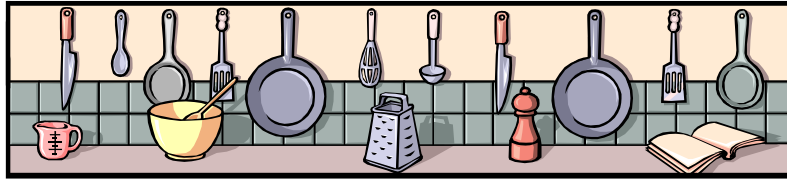
<u>Abbreviation</u>	<u>Equivalent</u>	<u>Abbreviation</u>	<u>Equivalent</u>
T	Tablespoon	1 fl. oz.	2 T
Tbs.	Tablespoon	pt.	pint
tbsp.	Tablespoon	½ pint	1 Cup
1 T	3 tsp.	1 pint	2 Cups
t	teaspoon	1 pint	16 oz.
tsp.	teaspoon	qt.	Quart
1 tsp.	1/3 T	2 pints	1 qt.
C	cup	gal.	Gallon
c.	cup	4 qt.	1 gal.
¼ C	4 T	l	liter
½ C	8 T		
1 C	8 oz.		
lb.	pound		
fl. oz.	fluid ounces		

$$^{\circ}\text{F} = (^{\circ}\text{C} \times 1.8) + 32$$

$$^{\circ}\text{C} = (^{\circ}\text{F} - 32) \times .555$$

### Soda vs. Powder

Do you know what the difference is between Baking Soda and Baking Powder? There is a very big difference. If you accidentally use Baking Powder instead of Baking Soda it could turn your food green and taste bad. Baking Powder is the ingredient that helps your baked goods to rise in the oven. Baking Soda has many household uses including keeping your refrigerator smelling good, cleaning your stove top, and you can even use it as toothpaste if you run out. Be sure to read all recipes carefully that include one of these ingredients.



### Basic Cooking Terms

**Bake:** to cook in the oven.

**Beat:** to mix fast with an over-and-over motion with a spoon or beater.

**Blend:** to mix ingredients until smooth.

**Boil:** to cook until bubbles rise and break at the surface of the liquid.

**Broil:** to cook under direct heat or over coals.

**Brown:** to cook until the surface of the food is brown.

**Chill:** to place in refrigerator, to lower the temperature of the food.

**Chop:** to cut into small pieces.

**Coat:** to cover food completely, usually with flour.

**Combine:** to mix ingredients.

**Drain:** to pour off liquid or allow it to run through the holes of a colander or strainer.

**Firmly pack:** to press ingredient, such as brown sugar, firmly into measuring cup.

**Fold:** to combine by using two motions, one to cut through the mixture, the other to slide across the bottom of the bowl to turn the mixture over.

**Marinate:** to soak meat or other food in a liquid or sauce.

**Melt:** to heat until a solid becomes a liquid.

**Mince:** to cut into very fine pieces.

**Mix:** to stir two or more ingredients together.

**Pan broil:** to cook uncovered in ungreased pan, pouring off fat as it accumulates.

**Pan-fry:** to cook uncovered in a small amount of fat.

**Poach:** to cook gently in hot liquid, which is below the boiling point.

**Pre-heat oven:** to turn the oven on to the desired temperature then wait to place the food to be cooked until it reaches that temperature.

**Roast:** to cook in dry heat, uncovered, usually in oven.

**Sauté:** to cook uncovered in a small amount oil.

**Simmer:** to cook slowly on top of the stove at low temperature

**Shred:** to cut into thin strips using a shredder.

**Sprayed:** coat pan with Pam or other non-stick coating spray. You could also use margarine if you do not have spray.

**Steam:** to cook over steam that is rising over boiling water.

**Stir:** to mix slowly with spoon or fork.

**Stir-fry:** to cook in small amount of oil over high heat using a tossing motion.

**Toast:** to brown by direct heat in a toaster or oven.

**Whip:** to beat very fast with electric beater or wire whisk so that air is incorporated to make ingredients light and fluffy.

## Recipes

One joy of life is well-prepared, appetizing and economical meals. Cooking from scratch is a fun way to get needed nutrition. Recipes are lists of ingredients and directions on how to prepare foods. You may want to ask your current provider for some recipes of foods that you like. You may make your own birthday cake from scratch or from a box mix. Your favorite recipe may be for a favorite Christmas cookie you had in a foster home. Start new traditions. Find three favorite recipes and make them your new tradition for the holidays. You can find recipes at the grocery store or the Internet. [www.allrecipes.com](http://www.allrecipes.com)

Some simple recipes have been included for you below. They will make more than one serving so you will have left overs for another meal at a later time.



### Barbecued Sandwich (Beef, Chicken, Pork or Turkey)

Ingredients	Directions
Cooked meat: beef, chicken, pork or turkey Barbecue sauce Bread or buns	<ul style="list-style-type: none"> <li>Combine sauce with cooked meat</li> <li>Heat in microwave or on stove</li> <li>Place on bun or slice of bread</li> </ul>

### Beef Shepherd's Pie

Ingredients	Directions
1 lb. ground beef 1 small chopped onion (optional) 1 package frozen mixed vegetables (peas, corn & carrots) 1 package brown gravy mix 2 cups mashed potatoes, can be instant	<ul style="list-style-type: none"> <li>Preheat oven to 375°F</li> <li>cook meat with onion until brown, drain</li> <li>cook vegetables per package directions</li> <li>make gravy mix per package directions</li> <li>combine above items together</li> <li>place in sprayed 9" pan</li> <li>top with mashed potatoes</li> <li>bake at 375°F for 45 minutes</li> </ul>



### Chicken, Egg, Tuna, OR Turkey Salad

Ingredients	Directions
Use: cooked or canned chicken or turkey, boiled eggs, or canned tuna drained Mayonnaise or Miracle Whip Diced onion Pickle relish Mustard	<ul style="list-style-type: none"> <li>Combine ingredients to taste</li> <li>Place mixture on bread or bun</li> <li>Add cheese, lettuce or anything else you want</li> </ul>



Chicken Pot Pie	
Ingredients	Directions
1 package frozen mixed vegetables 1 can cream of chicken soup 1 chicken breast, cooked & diced 1 package (tube) refrigerator biscuits	<ul style="list-style-type: none"> <li>• Cook vegetables according to directions on pkg.</li> <li>• Drain, add soup, stir</li> <li>• Add diced chicken, mix</li> <li>• Pour into sprayed pie pan or 9" pan</li> <li>• Place biscuits on top</li> <li>• Bake according to biscuit directions</li> </ul>

Chicken Rice Casserole	
Ingredients	Directions
2 cans cream of chicken soup 1 soup can of milk 3 half breasts of chicken, cooked & diced or 1 can of cooked chicken 1 small onion, diced Minute rice = 2 Cups water & 2 Cups rice	<ul style="list-style-type: none"> <li>• Preheat oven to 350°F</li> <li>• Cook chicken, dice or use canned chicken</li> <li>• Cook rice and water</li> <li>• Mix chicken, rice, onion &amp; soup with milk</li> <li>• Pour into sprayed pie pan or 9" pan</li> <li>• Bake at 350°F for 30 minutes</li> </ul>

Chicken Pasta Casserole	
Ingredients	Directions
1 small package pasta 1 small package frozen vegetables 1 Cup milk 8oz processed cheese ½ Cup Mayo 1 can cream soup (chicken, mushroom, other) 1 chicken breast or 1 can cooked chicken	<ul style="list-style-type: none"> <li>• Preheat oven to 350°F</li> <li>• cook pasta according to directions, drain</li> <li>• cook chicken, dice</li> <li>• cook frozen vegetables</li> <li>• mix all ingredients together</li> <li>• place all in a 9" x 13" sprayed pan</li> <li>• Bake at 350°F for 30 minutes</li> </ul>

Chicken Tomato Bake	
Ingredients	Directions
1 package of elbow macaroni 1 chicken breast 1 small jar tomato or spaghetti sauce 4 oz. shredded cheddar cheese (mild or sharp)	<ul style="list-style-type: none"> <li>• Preheat oven to 350°F</li> <li>• cook macaroni according to package directions</li> <li>• cook chicken breast until done, cut up into pieces</li> <li>• combine pasta, chicken, tomato sauce, &amp; cheese</li> <li>• place all into sprayed 9" pan</li> <li>• bake at 350°F for 30 minutes</li> </ul>



Chili	
Ingredients	Directions
1 lb. ground beef 1 small chopped onion (optional) 1 can chili (kidney) beans, drained 1 package chili mix 1 can diced tomatoes chili powder (optional)	<ul style="list-style-type: none"> <li>• cook meat with onion until brown, drain</li> <li>• add beans, tomatoes, and chili mix</li> <li>• simmer (low setting)</li> </ul>

Goulash	
Ingredients	Directions
1 lb. Ground beef 1 small chopped onion (optional) 1 16oz. package elbow macaroni 1 green pepper, chopped ½ Cup Ketchup when done cooking	<ul style="list-style-type: none"> <li>• cook meat with onion &amp; green pepper in skillet until brown, drain</li> <li>• cook pasta according to directions</li> <li>• mix all ingredients together in large pan</li> <li>• add ketchup</li> </ul>

Green Bean Casserole	
Ingredients	Directions
2 cans green beans, can be french cut 1 can cream of mushroom soup ½ can milk, use soup can to measure 1 small can french fried onions	<ul style="list-style-type: none"> <li>• in sprayed 1½ quart casserole, combine soup &amp; milk</li> <li>• add drained green beans</li> <li>• top with french fried onions</li> <li>• bake at 350°F for 30 minutes or microwave</li> </ul>



Grilled Cheese Sandwich	
Ingredients	Directions
2 Slices of bread Margarine 1-2 Slices of American or other cheese	<ul style="list-style-type: none"> <li>• Place margarine on two slices of bread</li> <li>• Place one slice margarine side down in a skillet</li> <li>• Place sliced cheese on top of bread in pan</li> <li>• Place other slice of bread on top with margarine side up</li> <li>• Cook until bread browns, flip, do the same</li> </ul>

Hashbrowns with Cheese	
Ingredients	Directions
1 package frozen hashbrowns 1 can cream of soup (mushroom, celery, potato) 8 oz. sour cream 4 oz. shredded cheese (sharp, mild cheddar)	<ul style="list-style-type: none"> <li>• Preheat oven to 350°F if have no microwave</li> <li>• cook hash browns in microwave for 10 minutes</li> <li>• add soup</li> <li>• add sour cream</li> <li>• add shredded cheese</li> <li>• microwave for 7 more minutes</li> </ul> If you don't have a microwave: <ul style="list-style-type: none"> <li>• Mix all ingredients together and bake at 350°F for 1 hour</li> </ul>

Honey Lemon Chicken	
Ingredients	Directions
¼ Cup Honey 2 Tablespoons Lemon juice ½ Cup Water <hr/> 2 Chicken thighs	<ul style="list-style-type: none"> <li>• Preheat oven to 350°F</li> <li>• remove skin from thighs &amp; discard</li> <li>• place chicken in sprayed 9" pan</li> <li>• bake at 400°F for 20 minutes, drain fat</li> <li>• mix honey, lemon juice, and water together</li> <li>• pour honey-lemon mixture over thighs</li> <li>• bake at 350°F for 15 minutes</li> </ul>

Lasagna	
Ingredients	Directions
1 small package lasagna noodles 1 lb. ground beef or Italian sausage 1 small chopped onion (optional) 1 can or jar of spaghetti sauce 1 container of ricotta or cottage cheese 2 Tablespoons parsley (optional) 8 oz. shredded mozzarella cheese grated parmesan cheese tin foil	<ul style="list-style-type: none"> <li>• preheat oven to 375°F</li> <li>• cook meat with onion in skillet until brown, drain, add spaghetti sauce</li> <li>• cook pasta according to directions, drain</li> <li>• in a sprayed 9" x 13" pan, place lasagna noodles on the bottom in a single layer</li> <li>• next place layer of meat sauce</li> <li>• top with ricotta cheese mixed with parsley</li> <li>• sprinkle a little shredded mozzarella cheese</li> <li>• repeat layers-noodles, meat, cheese mix, shredded cheese until run out of ingredients</li> <li>• top with grated parmesan cheese</li> <li>• cover with tin foil</li> <li>• bake at 375°F for 50 minutes</li> </ul>



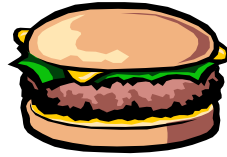
Mexican Rice & Cheese	
Ingredients	Directions
1 lb. ground beef 1 small chopped onion (optional) 1 can corn 1 can Spanish rice 4 oz. shredded Cheddar cheese (mild or sharp) 4 oz. sour cream (optional)	<ul style="list-style-type: none"> <li>• cook meat with onion in skillet until brown, drain</li> <li>• add can of corn &amp; Spanish rice</li> <li>• cook for 5 minutes</li> <li>• sprinkle shredded cheese on top</li> <li>• cook 5 more minutes</li> <li>• serve with sour cream</li> </ul>



Pig in a Blanket	
Ingredients	Directions
Hot dogs Sliced American or other cheese 1 package refrigerated crescent rolls	<ul style="list-style-type: none"> <li>• unroll crescent rolls</li> <li>• place sliced cheese on each one</li> <li>• place hot dog on top of cheese</li> <li>• roll up tight</li> <li>• bake according to crescent roll directions</li> </ul>



Pizza Casserole	
Ingredients	Directions
1 7oz. package shell macaroni 1 lb. ground beef or Italian sausage 1 small chopped onion (optional) 1 can or jar of pizza sauce 1 can of sliced mushrooms (optional) 1 can of sliced black olives (optional) 2 Tablespoons Italian seasoning or parsley 8 oz. shredded mozzarella cheese grated parmesan cheese	<ul style="list-style-type: none"> <li>• cook meat with onion in skillet until brown, drain, add pizza sauce, seasoning, mushrooms, &amp; olives</li> <li>• cook pasta according to directions, drain</li> <li>• in a sprayed 9" x 13" pan place macaroni on the bottom in a single layer</li> <li>• next place layer of meat mixture</li> <li>• sprinkle a little shredded mozzarella cheese</li> <li>• top with grated parmesan cheese</li> <li>• bake at 350°F for 35 minutes</li> </ul>



Sloppy Joe's	
Ingredients	Directions
1 lb. ground beef 1 small chopped onion (optional) sloppy Joe mix or sauce in can	<ul style="list-style-type: none"> <li>• cook meat with onion until brown, drain</li> <li>• add sauce or mix according to directions</li> <li>• serve on bread or bun</li> </ul>



Spaghetti	
Ingredients	Directions
1 package spaghetti 1 can or jar of spaghetti sauce 1 lb. ground beef or Italian sausage 1 small chopped onion (optional)	<ul style="list-style-type: none"> <li>• cook spaghetti according to package directions, drain</li> <li>• cook meat &amp; onion in a skillet until brown, drain off fat</li> <li>• mix cooked meat with spaghetti</li> <li>• add sauce</li> </ul>



Stir-Fry (chicken, beef, pork)	
Ingredients	Directions
1 package frozen stir fry vegetables 1 chicken breast, chopped soy sauce 1 serving minute rice, cooked	<ul style="list-style-type: none"> <li>• cook chicken breast in a little vegetable oil</li> <li>• Cook vegetables according to directions on pkg.</li> <li>• Mix together and add soy sauce</li> <li>• Place over bed of rice</li> </ul>

Tatter Tot Casserole	
Ingredients	Directions
1 pkg. frozen Tatter tots 1 lb. ground beef 1 small chopped onion (optional) 1 can cream of mushroom soup 1 soup can of milk 1 can mixed vegetables, optional shredded cheddar cheese	<ul style="list-style-type: none"> <li>• cook meat with onion in skillet until brown, drain off fat</li> <li>• add soup and milk to hamburger, stir</li> <li>• add vegetables if desired, stir</li> <li>• place meat mixture in a sprayed 9" x 13" pan</li> <li>• top with tatter tots</li> <li>• sprinkle shredded cheese over top</li> <li>• bake covered at 350°F for 30 minutes</li> <li>• bake uncovered at 350°F for 30 minutes more</li> </ul>



Toasted Turkey and Cheese broil	
Ingredients	Directions
Sliced turkey lunch meat Sliced cheese Bread or bun	<ul style="list-style-type: none"> <li>• toast bread or bun</li> <li>• add mayonnaise to taste</li> <li>• add turkey meat</li> <li>• add cheese</li> <li>• broil in oven or microwave to melt cheese</li> </ul>

Tuna Noodle Casserole	
Ingredients	Directions
1 package wide noodles 1 can tuna (packed in water not oil), drained 1 can cream of mushroom soup ½ can milk (use soup can) ½ package frozen peas or 1 can peas 1 can sliced mushrooms (optional), drained  *you can substitute chicken or salmon for tuna	<ul style="list-style-type: none"> <li>• cook noodles according to directions add frozen peas to same water (if want to add them), drain</li> <li>• add can of soup &amp; ½ can of milk</li> <li>• add can of drained tuna</li> <li>• add can of peas if did not use frozen</li> <li>• add can of mushrooms</li> <li>• heat until hot throughout</li> </ul>

Veggie Sandwich Broil	
Ingredients	Directions
2 pieces of bread or a bun 2 Tablespoons Cream cheese Tomato, sliced Carrot, shredded Salt & pepper to taste	<ul style="list-style-type: none"> <li>• toast bread or bun</li> <li>• spread 1 T cream cheese on each piece</li> <li>• add tomato slices</li> <li>• add shredded carrots</li> <li>• broil in oven on high for 1-2 minutes</li> </ul>

Easy as Pie Cobbler	
Ingredients	Directions
1 stick butter or margarine 1 Cup sugar 1 Cup flour ½ teaspoon salt ½ teaspoon baking powder 1 Cup milk 1 20 oz. can pie filling (any fruit – peach, cherry, etc.)	<ul style="list-style-type: none"> <li>• preheat oven to 350°F</li> <li>• melt butter</li> <li>• add sugar</li> <li>• mix in flour, salt, &amp; baking powder</li> <li>• add milk</li> <li>• pour batter into sprayed/greased 9"x9" pan</li> <li>• top with pie filling</li> <li>• bake at 350°F for 35 minutes or until golden brown</li> </ul>



Blueberry Coffee Cake	
Ingredients	Directions
1 box blueberry muffin mix 8 oz. can crushed pineapple 1 egg <hr/> <b>Topping:</b> ½ Cup oatmeal 2 Tablespoons margarine ¼ Cup brown sugar 1 Tablespoon flour	<ul style="list-style-type: none"> <li>• preheat oven to 350°F</li> <li>• pour blueberry muffin mix in bowl</li> <li>• add pineapple &amp; egg</li> <li>• mix thoroughly</li> <li>• pour batter into sprayed 9" square pan</li> <li>• in separate bowl mix oatmeal, margarine, brown sugar &amp; flour together</li> <li>• sprinkle topping over batter in pan</li> <li>• bake at 350°F for 25-30 minutes</li> </ul>

Swedish Coffee Cake	
Ingredients	Directions
1½ Cup flour 2 teaspoons baking powder 1 Cup sugar pinch of salt 1 egg in 1 Cup measure + fill rest with milk <hr/> 2 Tablespoons melted butter cinnamon sugar	<ul style="list-style-type: none"> <li>• preheat oven to 325°F</li> <li>• mix all ingredients</li> <li>• pour into sprayed 9"x13" pan</li> <li>• pour melted butter over top</li> <li>• sprinkle with cinnamon &amp; sugar</li> <li>• bake at 325°F for 20-25 minutes or until done</li> </ul>

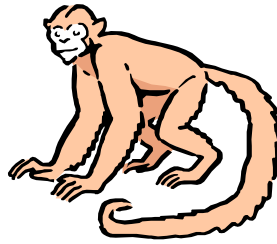
Pancakes	
Ingredients	Directions
1¼ Cup Flour 2 Tablespoons sugar 2 teaspoons baking powder ½ teaspoon salt 1 egg 1 Cup milk 1 Tablespoon oil	<ul style="list-style-type: none"> <li>• break egg</li> <li>• add milk</li> <li>• add oil</li> <li>• stir with fork or whisk</li> <li>• add flour</li> <li>• add sugar</li> <li>• add baking powder</li> <li>• add salt</li> <li>• mix thoroughly</li> <li>• cook in a pan that has been sprayed or has a small amount of oil until golden brown</li> </ul>



Chocolate Chip Cookies	
Ingredients	Directions
1 stick butter or margarine ¾ Cup brown sugar 1 egg ½ teaspoon vanilla 1 Cup + 2 Tablespoons flour ½ teaspoon salt ½ teaspoon baking soda 1 8 oz. package chocolate chips	<ul style="list-style-type: none"> <li>• pre-heat oven to 350°F</li> <li>• cream shortening = beat shortening with large spoon until it is soft</li> <li>• add sugar, beat well</li> <li>• add egg &amp; vanilla, beat</li> <li>• add flour, salt, &amp; baking soda and mix well</li> <li>• add chocolate chips and mix well</li> <li>• place spoonfuls of batter onto sprayed cookie sheet making sure to leave room in between</li> <li>• bake at 350°F for 15 minutes or until light brown</li> </ul>

Jell-o Cake	
Ingredients	Directions
1 white cake mix 1 box Strawberry Jell-O, (0.3 oz) ¾ Cup boiling water ½ Cup cold water 2 Cups Cool Whip  * Keep cake refrigerated after made.	<ul style="list-style-type: none"> <li>• pre-heat oven to 350°F</li> <li>• prepare cake mix as directed on the box</li> <li>• pour cake mix into a 9"x13" pan</li> <li>• bake at 350°F for 30-40 minutes</li> <li>• let cake cool</li> <li>• using a fork, poke holes in the cake</li> <li>• place Jell-O into a bowl, add boiling water, stir until dissolved</li> <li>• stir in cold water</li> <li>• slowly pour Jell-O evenly over cake</li> <li>• refrigerate 3 hours</li> </ul>





Monkey Bread	
Ingredients	Directions
3 cans refrigerated biscuits 1 Cup sugar 1 Cup brown sugar 1 Tablespoon cinnamon ½ stick butter or margarine	<ul style="list-style-type: none"> <li>• in plastic zip lock bag combine the sugar and the cinnamon</li> <li>• cut the biscuits into fourths</li> <li>• place biscuits in bag &amp; shake</li> <li>• place into sprayed pan with sides</li> <li>• melt margarine in a sauce pan on the stove</li> <li>• add the brown sugar</li> <li>• cook until dissolved</li> <li>• pour over biscuits</li> <li>• bake at 350°F for 30-35 minutes</li> </ul>

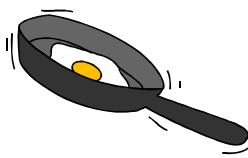
Whoopee Pies	
Ingredients	Directions
1 Cup cocoa (unsweetened baking cocoa) 2 Cups flour 1½ teaspoon baking powder ½ teaspoon baking soda ½ teaspoon salt 1 stick butter 1 Cup sugar 1 egg 1 teaspoon vanilla 1 Cup milk  <b>FILLING</b> 1 Cup powdered (confectionary) sugar 1 Cup Crisco ½ Cup Marshmallow Fluff 2 Tablespoons milk ½ teaspoon vanilla	<ul style="list-style-type: none"> <li>• mix first five ingredients together &amp; set aside</li> <li>• in a separate bowl, mix together the butter, sugar, egg and vanilla</li> <li>• add flour mixture into the bowl with the butter mixture-pouring a little milk at a time and mixing well to make a smooth batter</li> <li>• spray cookie sheet</li> <li>• drop the batter by spoonfuls on cookie sheet-enough to make 24 cookies</li> <li>• bake at 400°F for 7-8 minutes, then remove from oven and let them cool</li> <li>• make filling by mixing all ingredients together</li> <li>• place between two cookies to make a pie</li> </ul> <p><i>These are messy and delicious!</i></p>



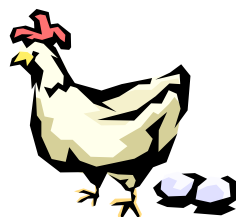
### Eggs

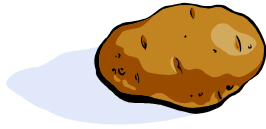
Eggs are economical and good for you. They can be fried, scrambled, poached, hard cooked, or put in omelets. They can be cooked sunny side up (without turning) or flipped and cooked “over easy” (quick cooked on the second side) or “over hard” (until the yolk is very firm). Scrambled eggs are beaten with a whisk and cooked fairly quickly. Depending on your preference, you may want to add water, milk or cream to the eggs before cooking. This added liquid (about 1 Tablespoon per egg) helps maintain tenderness: the water turns to steam and fluffs the egg curds. For large curds, resist the temptation to over stir while scrambling. Wait until the eggs begin to coagulate (set) and then stir with a rubber spatula or wooden spoon. Remove from heat when the eggs are still slightly wet; they will finish cooking in the time it takes you to turn them out on the plate and serve. Omelets are basically scrambled eggs that are allowed to set without stirring. The most common type is a rolled omelet (also called a French omelet), which usually is filled with cheese or vegetables before it is rolled onto a plate. Flat omelets are not folded over, but instead flipped and cooked on both sides.

**Hard Cooked Eggs:** cover eggs with water. Bring water to boil. Allow to sit 15 minutes. Drain water. Place in refrigerator.



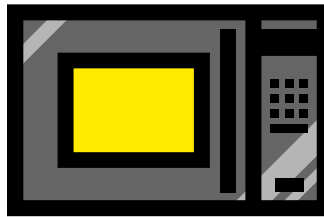
Omelet	
Ingredients	Directions
2 eggs water, milk or cream (optional) vegetables = mushrooms, onion, green pepper sliced lunch meat or any cooked meat chopped shredded cheddar cheese	<ul style="list-style-type: none"> <li>• break eggs into bowl, add liquid if want, whisk</li> <li>• heat beaten eggs in 8-inch omelet pan over medium heat, lightly stirring until they begin to set</li> <li>• lift edges of omelet while tilting the pan, cook</li> <li>• add extra ingredients such as vegetables, meats or cheeses into the middle of the omelet</li> <li>• fold the top third toward the center, tilt pan to slide and roll omelet onto plate</li> </ul>





### Potatoes

Potatoes are good baked, fried, mashed, as pancakes, or as French fries. A baked potato is very easy to make and economical. You can top it with margarine, butter, sour cream, salad dressing, shredded cheese, barbecued meat, or just about anything that sounds good to you. A baked potato takes about 5 minutes in a microwave on high. If you “bake” potatoes in the microwave, make sure you poke it with a fork a few times so it doesn’t explode while cooking. Never use aluminum foil or anything metal in the microwave, as it can spark and start a fire.



### Emergency Food Supplies

Sometimes unforeseen events temporarily affect our food supply. Keeping some special supplies on hand can be helpful. Stored foods for emergencies should:

- not need refrigeration
- be edible without cooking if necessary
- be in small enough size so that there are no leftovers to store
- not require a large amount of water for preparation
- supply appropriate nutrients
- be rotated so that they stay fresh and edible
- be stored in an area that is dry, cool and clean

Some suggestions of appropriate emergency foods are:

Canned chili, spaghetti, and other one dish meals  
Canned soups  
Ready-to-eat cereals  
Peanut butter  
Canned fruits, vegetables, puddings  
Flavored drink mixes, Kool-Aid or lemonade  
Hot chocolate mix  
Dried fruits and nuts  
Bottled water & juices  
Non-electric can opener

# SECTION 7

# HEALTH



Information concerning your health is vital to have at your fingertips. You can keep track of your important medical information with the assistance of this organized section. Contents in this section can include the items listed in the box.

Staying Healthy
First Aid
Personal Information
Medical Information
Mental Health
Immunization Record
Illnesses & Medical Conditions
Hospitalization History
Hearing Information
Vision Information
Dental Records
Family Medical History
Sexuality
Relationships
Smoking
Substance Abuse
Pregnancy Prevention
Health Insurance/Title 19-Medicaid
Disability Information

### Staying Healthy

Before you moved out on your own, someone else probably made dental and doctor appointments for you and made sure you received regular medical care. With so many things to think about when you go out on your own, it might be easy to forget about medical care. However, if you want to stay healthy you need to take good care of yourself. You should have regular physical exams, including pelvic exams if you are female and regular dental and eye exams.

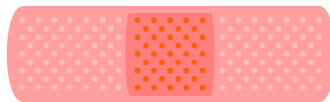
Make sure your current doctor has all your medical history. If you have been in foster care, your social worker or JCO may be able to help you obtain your medical information. There are places in this section that you can write down the information you locate or put information into the protective sleeve or file folder included.

Your local county health department can offer many quality medical services for free or based on a sliding fee scale. Do not ignore your medical needs even if your budget cannot afford sliding fee scales. Contact your local DHS for assistance or referrals to agencies that might help you.

Preventative maintenance is the best policy in having good health. Eating right, exercising, and getting plenty of rest is the best thing you can do for yourself. A balanced diet is the basis for staying healthy, but eating those nutritious meals isn't always easy. Convenience and a demanding sweet tooth can sabotage the plans of even the most health-conscious eater. But a balanced diet doesn't always mean you give up the foods you enjoy-especially if you use a little self-discipline.

### Proper Hand Washing Techniques

- Wet hands and lather with soap, rubbing front and back of hands and wrists for at least 20 seconds.
- Rinse under running water from wrists to fingertips.
- Dry hands with paper towel.
- Use paper towel to turn off faucet. Remember dirty hands turned the faucet on!

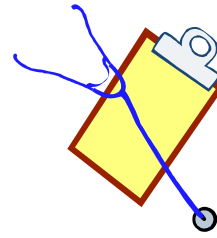


### First Aid

By taking a first aid and CPR class, you can help yourself and others in a crisis situation. It is good to have a first aid kit in your home. You can make your own kit by gathering Band-Aids, antibacterial ointment, tweezers, peroxide, and aspirin and placing them in a plastic container.

**Basics About My Health**

<b>Name</b>	
<b>Social Security Number</b>	
<b>Title 19 Number</b>	
<b>Medical Insurance Company Name</b>	
<b>Account Number</b>	
<b>Insurance Company Address</b>	
<b>Phone</b>	
<b>Blood Type</b>	
<b>Rh factor</b>	
<b>Allergies</b>	
<b>Medications</b>	



### Medical Providers

<b>Doctor's Name</b>	
<b>Doctor's address</b>	
<b>Doctor's phone number</b>	

<b>Doctor's Name</b>	
<b>Doctor's address</b>	
<b>Doctor's phone number</b>	

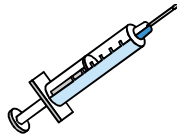
<b>Doctor's Name</b>	
<b>Doctor's address</b>	
<b>Doctor's phone number</b>	

*Remember when you move you will need to find a new doctor. Your records can be transferred.*

### Mental Health

Your emotional health is just as important to take care of as your physical health. If you feel depressed, stressed out, or are just not “feeling good about yourself”, reach out and ask for help. You might find talking to a friend would help. If you feel you need more than this call your local mental health department or crisis center. Almost everyone needs to ask for help at some point in his or her life. You may learn the answer is as simple as becoming involved with a volunteer group or helping someone else. You may need more exercise, creative outlets, or ways to relax to help you cope with the frustrations that arise with everyday life. You may need a chance to talk about your past or about future plans. Remember that everyone needs to rely on others. We need the support of our family and friends the rest of our lives regardless of how old, wealthy, or wise we become.

<b>Doctor's Name</b>	
<b>Doctor's address</b>	
<b>Doctor's phone number</b>	



### Immunization Record

There are free or reduced rate immunization clinics held in many counties. Call your local county health department for more information. You will need proof of your immunizations when you enter school. Ask your social worker, foster care provider, or your school office for a copy of your immunization card.

Vaccine	Dose	Date	Doctor/Clinic
<b>DtaP-Diphtheria, Tetanus, Pertussis</b>	1		
	2		
	3		
	4		
	5		
<b>Hib-Haemophilus influenzae type B</b>	1		
	2		
	3		
	4		
<b>Polio-Inactivated</b>	1		
	2		
	3		
	4		
<b>Pneumococcal</b> (A repeat dose may be needed for those at highest risk. *)	1		
	2		
<b>Varicella*</b>	1		
	2		
<b>Hepatitis A*</b>	1		
	2		
<b>Hepatitis B*</b>	1		
	2		
	3		
<b>MMR-Measles, Mumps &amp; Rubella</b>	1		
	2		
	3		
<b>Td</b> (Boosters are needed every 10 years for life.)	Booster		
	Booster		
	Booster		
	Booster		
Other			





### Illnesses & Conditions

Write down when you were diagnosed with any of the following:

Illness	Month - Year
Anemia	
Anorexia	
Anxiety disorder	
Appendicitis	
Bulimia	
Bronchitis	
Chicken Pox	
Depression	
Diphtheria	
Ear infection	
German Measles = Rubella	
Hay fever (seasonal allergies)	
HIV-AIDS	
Influenza (flu)	
Measles	
Mononucleosis	
Mumps	
PMS	
Pneumonia	
Polio	
Post Traumatic Stress Disorder	
Pregnancy	
Rheumatic Fever	
Roseola Infantum	
Scarlet Fever	
Sinusitis	
Sleep disorder	
STD-Sexually Transmitted Disease	
Substance Abuse	
Tonsillitis	
Tuberculosis (TB)	
Urinary Infection	
Whooping Cough	



### Hospitalization Record

Date	Reason for Hospitalization	Name of Hospital	Address/City
	_____		
	_____		
	_____		
	_____		
	_____		
	_____		
	_____		



### Hearing Information

Name of Audiologist	
Address	
Phone Number	
Date of last hearing exam	
Place where purchased hearing aid	

Waves crash. Rain taps lightly on the roof. The rainbow of sounds we hear every day enriches our lives. But what happens when these sounds begin to fade away? Changes in your hearing happen gradually. At first, it may seem as if everyone is mumbling. Words start to sound alike. Conversation in restaurants becomes difficult. Movies are not as fulfilling. Social situations become frustrating and embarrassing instead of fun. As the sounds of life fade, so does its richness. Because a reduction in hearing clarity can develop over several years, many people don't realize the extent of their loss. Friends and family members often become aware of a hearing loss before the person whom it directly affects. If you're beginning to miss the sounds of life or if your friends say you don't hear as well as you used to, chances are you have developed a hearing loss. It's important to catch a hearing loss as early as possible. Hearing loss is about more than what you hear, it can affect how you communicate with others. Get your hearing checked by a professional.



### Vision Information

Name of Optometrist or Ophthalmologist	
Address	
Phone	
Date of last eye exam & contacts exam	
Date of most recent eye glasses prescription	
Date of most recent contacts prescription	
Place where purchased glasses	
Place where purchased contacts	

### Eye Problems

Being aware of the warning signs of eye problems, eye diseases and visual disorders is critical to getting them treated promptly and properly. You owe it to yourself and to your loved ones to learn about your eyes and what can happen to them. Go to the eye doctor once a year or every other year to have your vision checked.

**Nearsightedness (Myopia)** About a third of the population is nearsighted; that is, they can see fine up close, but distant objects are a blur. Glasses, contact lenses or refractive surgery can correct myopia.

**Farsightedness (Hyperopia)** Hyperopia is a visual disorder in which you see better from a distance than up close. Glasses, contact lenses or surgery can correct the problem.



### Dental Information

Name of Dentist	
Address	
Phone	
Date of dental exam	
Name of Dental Insurer	
Insurance Number	
Address	
Phone	
Name of Orthodontist (if you have braces)	
Address of Orthodontist	
Phone	

*Remember when you move you will need to find a new dentist. Your records can be transferred.*

### Visit Your Dentist On a Regular Basis

Dental problems often remain silent creating pain only after significant damage has occurred. Dentists can identify many of these potentially devastating problems before they cause major damage. Additionally, dentists can detect places in your mouth that you miss when brushing. These areas are prime targets for cavity formation. In areas where cavities are just beginning to form, dentists can use high concentration fluoride treatments to prevent the need for the dental drills and fillings.

**With proper oral hygiene and attention to what we eat  
and when we eat, cavities can be virtually eliminated.**

### A Little Flossing Just Might Save Your Teeth

O.K. so you've heard that you need to floss at least once a day. But has anyone ever told you why? You see it all has to do with bacteria again. These crafty critters like to hide between teeth to escape the wrath of the toothbrush. Here they continue to feed on food spewing out cavity causing acid. Worst yet - if allowed to remain for a long time, these bacteria invade and destroy gum tissue as well as the bones and ligaments that support teeth. Flossing removes these bacteria from between teeth so they can no longer cause problems.

**Biological Family Medical History**

Record your family's medical history here. You will need to gather this information from various sources.

<b>Family Member Name</b>	<b>Condition</b>	<b>Age or date of birth</b>	<b>If not living, cause of death</b>	<b>Age at death</b>
<b>Mother</b>				
<b>Father</b>				
<b>Sibling</b>				
<b>Sibling</b>				
<b>Sibling</b>				
<b>Sibling</b>				
<b>Maternal Grandmother</b>				
<b>Maternal Grandfather</b>				
<b>Paternal Grandmother</b>				
<b>Paternal Grandfather</b>				

### Sexuality

HIV Prevention is fundamentally about communication, healthy choices, responsible behaviors and self-awareness. The only way to slow and ultimately stop AIDS is by educating youth about risk elimination and risk reduction. There is no mixed message here: both options can work and ignorance can be lethal. The focus on promoting healthy behaviors through risk elimination (abstinence) and risk reduction strategies.

#### Risk Elimination

Maintaining a lifestyle that does not include any behaviors that put you at risk of HIV/STD infection, including sexual intercourse (vaginal, oral and/or anal), use of alcohol or other illegal drugs, and any needle-sharing activities. Information can be found at [www.iwannaknow.org](http://www.iwannaknow.org) about STDs symptoms & treatment.

#### Risk Reduction

Using techniques that reduce the risk of disease transmission which include the use of effective barriers (such as latex condoms) as well as clean needles and injection drug paraphernalia.

#### Safe Sex

Sex within a mutually monogamous, trusting relationship between people who have tested negative for HIV and other STDs, don't share needles, and have no other risky behaviors. Typically, such relationships have a high level of mutual respect and communication. There is still, however, a risk of pregnancy.

#### Safer Sex

Sex involving use of risk reduction techniques. This type of sexual activity is safer than unprotected sex, but still contains some risk of disease transmission as well as pregnancy.

### Is Your Relationship Healthy?

#### Take A Quiz

Questions to Ask Yourself About a Partner: Answer the following questions with a "yes" or a "no".

#### Part One

1. Can you say what you like or admire about your partner?
2. Is your partner glad that you have other friends?
3. Is your partner happy about your accomplishments and ambitions?
4. Does your partner ask for and respect your opinions?
5. Does s/he really listen to you?
6. Can s/he talk about her/his feelings?
7. Does your partner have a good relationship with his/her family?
8. Does s/he have good friends?
9. Does s/he have interests besides you?
10. Does s/he take responsibility for her/his actions and not blame others for his/her failures?
11. Does your partner respect your right to make decisions that affect your own life?
12. Are you and your partner friends? Best friends?

*If you answered most of questions 1-12 with a "yes", you probably are not in a relationship that is likely to become abusive. If you answered "no" to some or most of these questions you may be in an abusive relationship. Please go on to the next set of questions.*

**Part Two**

13. When your partner gets angry, does s/he break or throw things?
14. Does your partner lose his/her temper easily?
15. Is your partner jealous of your relationships with friends or family?
16. Does your partner think you're cheating on him/her if you talk or dance with someone else?
17. Does your partner expect to be told where you have been when you're not with him/her?
18. Does your partner drink or take drugs almost every day, or go on binges?
19. Does s/he ridicule, make fun of you, or put you down?
20. Does your partner think there are some situations in which it is okay for a man to hit a woman or a woman to hit a man?
21. Do you like yourself less than usual when you've been with your partner?
22. Do you find yourself ever afraid of your partner?

*If you answered "yes" to questions 13-22 you may want to be careful and think about your safety in your relationship. Your partner may not choose to talk about the problems that s/he needs to find ways of dealing with conflict without resorting to hurting others. If you believe you are in a violent situation, please call the Iowa Domestic Violence Hotline at 1-800-942-0333. Related information can be found at [www.gurl.com](http://www.gurl.com).*

**Smoking**

Preventative maintenance is the best policy in having good health. You should NOT smoke. Smoking is the current leading cause of lung cancer in young persons. JEL-Just Eliminate Lies is Iowa teens fighting the tobacco industry's corrupt efforts to manipulate us into using their addictive, deadly product. Here are some facts on smoking from JEL.

- 39% of Iowa's high school age students use some form of tobacco.
- More than 2/3 of Iowa's high school students have tried cigarettes.
- 10.8 million packs of cigarettes are bought or smoked by kids in Iowa each year.
- Nicotine is more addictive than heroin or cocaine.
- 12,000 Iowa kids will start smoking this year. 7,900 will become new daily smokers. More than 4,900 will eventually stop (not because they quit, but because they died from it).
- The tobacco industry spends \$14 million every day promoting their product...and \$86 million a year in Iowa.
- 1,200 people will die today of tobacco-related causes. That's over 400,000 a year.
- 9 out of 10 smokers started smoking as teenagers.
- Someone will die from a tobacco-related cause in the next 72 seconds.
- Tobacco causes more deaths than alcohol, AIDS, illegal drugs, car crashes, fires, murders and suicides combined.
- Bad breath, yellow teeth and wrinkled skin are just a few of the benefits of smoking.
- There are 4,000 chemicals in every cigarette and over 63 are known to cause cancer.



### Substance Abuse

The social pressures on young people today to try drugs are unrelenting. The choice and the availability of drugs and alcohol continue to grow. Take a strong stand against drug use. The use of drugs can lead to a decrease in physical abilities, concentration, grades fall; sports, hobbies, and long-standing relationships deteriorate. The legal system may become involved, your family may be in conflict or torn apart because of substances. Experimenting with alcohol and Marijuana (gateway drugs) can lead to further use of LSD & mushrooms, Ecstasy, Cocaine, Heroin, Meth, or inhalants. Marijuana is much stronger than it used to be in the past and often other drugs have been added. Occasional use of Marijuana can lead to dependency. If you feel like you or someone you know may be having issues surrounding substance abuse there is help available. You can contact a local substance abuse agency by looking in the yellow pages of your phone book.



### Pregnancy Prevention

Decision-making plays a primary role in each of our lives, but even more predominantly in teens. Can you think of a decision you have made that left you accountable for feelings that were pleasant, horrifying, unexpected, long term or short term? How did those decisions affect your future? The decision to have sex could create barriers to reaching your goals, dreams and plans for the future.

You are encouraged to:

- 1) define your family and personal values regarding sexuality
- 2) take responsibility for your personal actions
- 3) know and understand the consequences of pregnancy, as well as
- 4) use accurate information to guide personal behavior and prevent pregnancy

The decision to become sexually involved with a partner can affect the lives of others in multiple ways. If being a parent is not what you want in your future, how should that affect the choices and decisions you make? Take the time to step back and reflect on the goals and dreams you have for yourself. You hold the future in your hands. There are many birth control options available. One must also consider the prevention of sexually transmitted diseases/infections. Be sure you have sufficient medically accurate information to make the correct choices. Abstinence, of course, is the safest and healthiest choice. There are many choices available such as: the Pill, IUD, shots, implants, the Patch, condoms, tubal sterilization, and emergency contraception. The decision is yours and you are responsible for the decisions you make. Planned Parenthood can be found at [www.plannedparenthood.org](http://www.plannedparenthood.org). If you are currently pregnant or parenting, support groups are offered for teens and young adults and their children. Check your local phone book's yellow pages for agencies that may provide this type of service.



**Health Insurance**

If you are in foster care, you have Title 19 (Medicaid) for your health insurance. Your parents may also have medical coverage for you. When you leave foster care you may qualify for T19 (Title XIX) until you turn 21 years old. Your eligibility to continue Title XIX will be determined automatically when you leave care. You need to give your social worker or JCO your forwarding address so you will continue to receive your card. You must report your new address whenever you move. Once during each year, you will receive a review form to make sure you still meet the income guidelines for Title XIX. It is very important to return this review form right away or your medical will stop. If this happens, you must complete a Health Services Application at your local DHS office.

Your employer may offer you health insurance, so be sure to check into it when you start, as there may be a deadline to apply for it.

Primary Medicaid Eligibility Factors for DHS medical coverage are: US Citizen or legal alien, have a Social Security Number or have applied for one, residing in Iowa with intent to remain, be income eligible, and not incarcerated in a correctional facility.

Medicaid Eligibility Factors Specific to a Coverage Group are:

- **Medicaid for Independent Young Adults (MIYA)**  
Exit state paid foster care on or after turn 18 years old. Left foster care after May 1, 2006. Countable income must be **less than** 200% of Federal Poverty Level \$1,702 (minus 20% earned income deduction, child-care expenses, Court-ordered current or child support paid by a member of the MIYA household). Under age 21.
- **Child Medical Assistance Program (CMAP)** Countable income must be **less than** \$183 for one person (countable income is gross earned income minus 20%, minus 50% plus unearned income) and be under age 21.
- **Mothers and Children (MAC)** Countable income must **not exceed** \$1,132 for one person (countable income is gross earned income minus 20% plus unearned income) and be under age 19.
- **Medicaid for Employed People with Disabilities** must have **earned** income and must be considered disabled based on Supplemental Security Income (SSI) medical criteria for disability. Countable income must be **less than** \$2,128 for one person (countable income is earned income minus \$65 and minus 50% plus unearned income minus \$20) and be under age 65.
- **Medically Needy** The amount by which countable income **exceeds** \$483 is the spend down (countable income is gross earned income minus 20% plus unearned income). The spend down is usually determined for a two-month period of time—"certification period" or "cert period" and be under age 21.
- The **HAWK-I** program under age 19, if you don't have any other insurance coverage, are not on Title 19, meet income guidelines, and are an Iowa resident. This can be obtained for free or a minimal cost per month depending on your income (countable income is gross earned income minus 20% or if your insurance premiums are 5% or more of your gross income).

(current guidelines 06/07)

### **Disability Information**

If you are in foster care and the State is currently receiving Social Security or SSI on your behalf, when you are discharged from foster care you will need to request a change of payee at the local Social Security Administration office.

### **HPV information**

Genital HPV infection is a sexually transmitted disease (STD) that is caused by human papillomavirus (HPV). Human papillomavirus is the name of a group of viruses that includes more than 100 different strains or types. More than 30 of these viruses are sexually transmitted, and they can infect the genital area of men and women including the skin of the penis, vulva (area outside the vagina), or anus, and the linings of the vagina, cervix, or rectum. Most people who become infected with HPV will not have any symptoms and will clear the infection on their own.

Certain types of HPV cause warts on the hands or feet, and other types can cause warts on the genitals. Some people never have warts they can see and many never develop warts, so most people with HPV do not know they have it. Other types of genital HPV are linked to abnormal cell changes on the cervix (detected through Pap tests).

Additional information can be found at [www.cdc.gov](http://www.cdc.gov) Females should talk to their doctor about the Gardasil vaccine to help prevent cervical cancer.

# SECTION 8

# RESOURCES



We've all heard the phrase; "It takes a village to raise a child". You need to also know what is available in the "village" or community and become a part of that community as you transition to adult life. Here are some basics about communities. Take time to get to know your community and not only the services it offers, but also what you can offer to your community. Contents in this section include the items listed in the box.

The Phone Book  
Specialized Resources  
Important Phone Number  
Web Sites  
Recreation Ideas  
Lists of Things You Can Do  
*ELVATE*  
Foster Club  
Ansell-Casey Life Skills Assessment – ACLSA  
Aftercare

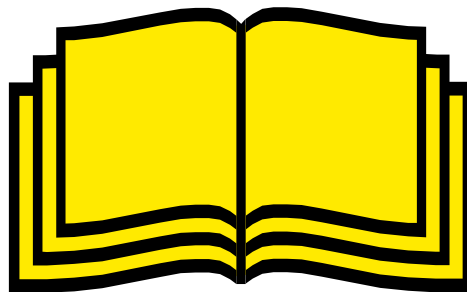


### **The Phone Book**

Use your phonebook! If you cannot find a number in the phonebook, you can call local information by dialing 411. Remember if you do this, you will be charged for it. If you need a long distance number you can dial 1-(the area code)-555-1212 or use the Internet to look them up.

211 is an information and referral number that is becoming available in all counties. The phone book has much more to offer than just phone numbers. Most phone books have a COMMUNITY section that lists the resources available in your community. You can also find area street maps, history and attractions in your community, and zip codes for each city in the state.

There is a list of government services and agencies available to you in the blue pages of your phone book. You should familiarize yourself with some of these so you know what's available when you need help.



The phone book may have bus schedules. Your local library and Post Office listings are also in the phone book. A voter registration card may be found, at the end of the blue government section in your phone book.

The yellow pages can help you to find the nearest laundry facilities, shopping centers, restaurants, and many other resources. As you can see, it pays to get to know your phone book!

**Specialized Resources**

Below is a list of resources available in most communities. Grab a phone book and see if you can find the phone numbers and the location of each resource.

**Animal Control:** handles the care of wild or threatening animals.

**Attorney General Office:** handles legal issues for the state's consumers; located in Des Moines.

**Better Business Bureau:** non profit agency that can mediate situations a consumer encounters, takes complaints against businesses, educates citizens on products, services, prices, and other aspects of consumer awareness. BBB is located in Des Moines.

**Child Abuse:** is handled by the Iowa Department of Human Services. Allegations of situations where children have been physically, sexually or emotionally abused are assessed.

**Community Colleges:** provide guidance in education and vocational opportunities. There is usually an office of career planning and job placement, although job placement may be limited to registered students or graduates. Registration applications are available at the Admissions Office.

**Community Mental Health Centers:** provides support for persons with mental or psychological problems. Usually services are provided on a sliding fee scale according to income.

**Domestic Violence Services:** provide telephone and other support that may include a shelter for women and their children that have been physically, sexually, or emotionally abused.

**Department of Human Services:** provides assistance in getting needed services such as food assistance, medical assistance, financial assistance, daycare assistance, counseling, parenting information, foster care services, and abuse assessments of children and adults.

**Department of Public Health:** provides environmental air quality checks, lab, and a medical clinic that provides free health care for low-income citizens.

**Department of Transportation:** administers the written and driving test. You can also get a photo identification card.

**Department of Transportation Motor Vehicle Information Center:** handles questions on driver's license, vehicle registration, handicap parking permit, and truck driving information in Des Moines.

**Free Medical Clinic:** where you can receive free health care including STD screening & treatment.

**Internal Revenue Service:** handles federal tax issues.

**Specialized Resources (continued)**

**Iowa Insurance Division:** regulates insurance companies and agents, and handles complaints, is located in Des Moines. They do not deal with any Medicaid issues.

**Iowa State Patrol:** provides law enforcement across the state including dealing with emergencies. They also provide an automated weather and road report.

**Legal Services Corporation of Iowa:** provides free civil legal services related to family law, child support, landlord/tenant issues, and custody. This is a nation wide service, 1-800-332-0419.

**Police Department:** provides protection against crime along with other services.

**Sheriff's Office:** provides law enforcement in each county across the state.

**Social Security Administration:** handles all applications for social security and SSI benefits including disability, death of a parent, or retired persons.

**Pregnancy Counseling/Clinics:** provide counseling and health care for pregnant women.

**Rape Crisis:** provides telephone and other support to those that have been raped or sexually assaulted.

**Student Financial Aid Offices:** (located at a college or university) provide advice and forms for student loans (money you pay back with interest), grants (money you don't have to pay back), and work study arrangements (employment on or near campus where you use your earnings toward educational expenses).

**Suicide Prevention Service:** provides telephone and other means of support to prevent the suicide of persons attempting, or thinking about killing themselves.

**Voter Registration:** the County Auditor office is where you go to register to vote or to change your party (Republican, Democrat, or Independent) affiliation.

**Work Force Development Center:** keep listings of state wide job openings, unemployment, employment services, testing available, and no charge to employer or people seeking employment. Resume services are available. These are located throughout the state. (You can call 1-800-562-4692 to find a local center near you.)

**Youth Crisis Center:** provides telephone and other support (often including places to stay) for runaways and other youths.

### Legal Assistance

Iowa Legal Aid is a nonprofit organization that provides legal assistance to low income Iowans who have nowhere else to turn. Typical cases involve cases with basic necessities, fundamental rights or safety, including: protecting victims of domestic violence, preventing illegal evictions and unsafe housing, securing income support such as SSI, Medicaid and disability benefits, and preventing consumer fraud and abusive debt collection practices.

To apply for assistance from Iowa Legal Aid, contact any regional office or call the following intake units:

Eastern Iowa - (800) 332-0419

Central Iowa - (800) 532-1275

Western Iowa - (800) 352-0017

After you contact them you will go through an intake process to determine if you are eligible for FREE legal aid. If you are accepted, Iowa Legal Aid does not charge a fee for services of its lawyers or paralegals. However, you are expected to pay for any costs of representation, such as filing fees for court papers.

To be eligible, you must meet income and asset guidelines. Iowa Legal Aid may assist only eligible clients with non-criminal problems. Due to limited staff, not every case can be accepted. Some situations may only require legal advice or brief services. The primary legal assistance offered involves problems with basic necessities, fundamental rights or safety. If your case is an emergency (such as family violence, utility shutoffs, or eviction), let Iowa Legal Aid know so you can get legal help as soon as possible. Once your case is accepted, you will be asked to sign a Client Retainer Agreement, which spells out the ground rules for being represented by Iowa Legal Aid. You will get a letter indicating who your volunteer lawyer is and how you can make an appointment to meet the lawyer. If you are not eligible or if Iowa Legal Aid cannot take your case, you will then need to find an attorney on your own. You can go to Iowa Legal Aid's website [www.iowalegalaid.org](http://www.iowalegalaid.org) to get on-line access to legal information.



## SECTION 8

## Resources

### Important Resource Numbers

Alcohol and Drug Abuse Hotline	1-800-ALCOHOL
American Counseling Association	1-800-545-2223
Answer Line	1-800-262-3804
Attorney General Office	1-515-281-5926
Better Business Bureau	1-800-222-1600
Boys Town	1-800-448-3000
Child Abuse Hotline	1-800-362-2178
Child Help USA	1-800-422-4453
Children of the Night	1-800-551-1300
Children's Rights of America Youth Crisis Hotline	1-800-442-4673
Covenant House	1-800-999-9999
Department of Transportation Motor Vehicle Info	1-800-532-1121
Eating Disorders Hotline	1-800-522-2230
Internal Revenue Service	1-800-829-1040
Iowa Aftercare Services Network (after foster care – 18-21 years)	1-800-443-8336
Iowa Domestic Violence Hotline	1-800-942-0333
Iowa Healthy Families Line	1-800-369-2229
Iowa Insurance Division	1-515-281-5705
Iowa State Patrol Emergency	1-800-525-5555
Iowa State Patrol Weather & Road Report	1-800-288-1047
Iowa Job Corps	1-800-932-2643
Iowa Legal Aid	1-800-532-1503
Missing Children Help Center	1-800-872-5437
National Adoption Center	1-800-862-3678
National AIDS Hotline	1-800-342-2437
National Center for Missing and Exploited Children	1-800-843-5678
National Child Welfare Resource Center	1-800-435-7543
National Gay and Lesbian Hotline	1-888-843-4564
National Life Center Hotline/Pregnancy Hotline	1-800-848-5683
National Runaway Switchboard	1-800-621-4000
National Youth Crisis Hotline	1-800-448-4663
Operation Lookout National Center for Missing Youth	1-800-782-7335
Planned Parenthood	1-800-230-7526
RAINN: Rape, Abuse, Incest National Network	1-800-656-HOPE 4673
Services for the missing (adults)	1-609-783-3101
Social Security Administration	1-800-772-1813
Substance Abuse Hotline	1-800-662-4357
Suicide Hotline	1-800-273-8255
Teen Line	1-800-443-8336
Tough Love	1-800-333-1069
United Way	1-800-411-8929
Youth Crisis Line	1-800-448-4663
Youth and Shelter Services	1-800-233-2300
Youth Specialties	1-800-776-8008



## Web Sites

[www.ncfy.com/students.htm](http://www.ncfy.com/students.htm)  
[www.bbbsa.org](http://www.bbbsa.org)  
[www.fourhcouncil.edu](http://www.fourhcouncil.edu)  
[www.girlsandboystown.org](http://www.girlsandboystown.org)  
[www.nationalhomeless.org](http://www.nationalhomeless.org)  
[www.bygpub.com/books/tg2rw/organizations.htm](http://www.bygpub.com/books/tg2rw/organizations.htm)  
[www.btio.com](http://www.btio.com)  
[www.rainn.org](http://www.rainn.org)  
[www.childhelpusa.org](http://www.childhelpusa.org)  
<http://www.cdc.gov/hiv/>  
<http://jobcorps.dol.gov/students.htm>  
[www.teenwire.com](http://www.teenwire.com)  
[www.cdc.gov/tobacco](http://www.cdc.gov/tobacco)

Family and Youth Services Bureau  
 Big Brothers & Big Sisters of America  
 4-H  
 Girls and Boys Town USA  
 National Coalition for Homeless directory  
 Nat. Organizations for Teenagers  
 Baby Think It Over  
 Rape, Abuse, Incest National Network  
 Child Help meeting the needs of abused children  
 Centers for Disease Control – AIDS/HIV  
 Job Corps  
 Planned Parenthood  
 Information on Tobacco and Prevention Tips



**Recreation Ideas**

To find out about a hobby that may interest you, you will have to do a little research. You can look in the local newspaper for meetings, craft shows, or classes. If you are interested in a sport, watch for team meeting announcements or call the city recreation department. Often, people at a craft shop or sports shop may sponsor related activities. In fact, craft shops often have classes to teach you how to do the things that they sell supplies for, so they are a good source of information. If you want to join a local club, a service club or sports club, there are usually announcements in the newspaper lifestyle section.

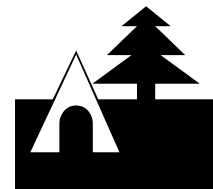
Most communities have programs and facilities designed to improve the leisure time opportunities available to residents. That's you! You can become involved in many ways, as a participant, as a volunteer or as a spectator. When you first move into a community, it is important to get to know the lay of the land, to learn the community in a way that makes you feel at home and a part of things.

One of the most important community resources will be the recreation program run either by the city or the county. Call your community recreation center to find out how you can learn about classes, sports schedules, activities or trips. They may have a publication or list events in the newspaper.

If you like to hunt or fish, it's easier and more convenient to buy hunting and fishing licenses, thanks to the Electronic Licensing System for Iowa. This new system cuts processing time and paperwork. You can go to your local Wal-Mart or any of 900 vendors and swipe your driver's license, pay your fee and you get your license.

Here is a list of places you can call or visit to find fun things to do:

Newspaper	Swimming Pool
County Extension	Gym
Public Library	Friends
Sports Shop	Museum
Bowling Alley	Park
Crafts Store	YMCA/YWCA
Musical Instruments Store	Ball Field
Art Store	Zoo
Recreation Center	Fairgrounds



**Recreation Ideas (continued)**

Here is a list of activities that can help make positive use of free time:

- |                                   |                            |
|-----------------------------------|----------------------------|
| Aerobics                          | Painting                   |
| Art                               | Play an instrument         |
| Auto rebuilding                   | Play Pool                  |
| Baseball                          | Racquetball                |
| Basketball                        | Rollerblading              |
| Bike Trails                       | Roller skate               |
| Boating                           | Sewing                     |
| Bowling                           | Skate boarding             |
| Camping                           | Skiing                     |
| Collecting (stamps, sports cards) | Softball                   |
| Community Theater                 | Stained Glass              |
| Drawing                           | Swimming                   |
| Go to a movie                     | Tennis                     |
| Golfing                           | Volunteer in the community |
| Hiking                            | Waterskiing                |
| Hockey                            | Weight Lifting             |
| Music (listen)                    | Woodworking                |
| Needlework                        |                            |



**50 Ideas of Things You Can Do**

1. Think of positive places in your community where you can meet new people.
2. Go to a concert in your community.
3. Get a group together to play a sport.
4. Attend a high school or college-sporting event.
5. Go window-shopping. Leave your money at home.
6. Do artwork.
7. Read a book or magazine.
8. Go hiking.
9. Play miniature golf.
10. Re-decorate or rearrange a room.
11. Make up a song.
12. Learn to play a musical instrument.
13. Get a library card.
14. Watch TV.
15. Go camping.
16. Volunteer.
17. Play cards.
18. Put a puzzle together.
19. Have lunch with a friend.
20. Write a poem.
21. Plan a party and invite positive friends.
22. Go to a church function.
23. Take an art class.
24. Go roller-skating.
25. Go snow or water skiing.
26. Bake cookies.
27. Play pool.
28. Spend time with a close friend.
29. Sing to yourself.
30. Make a craft.
31. Play a board game.
32. Spend time with a positive family member.
33. Visit a nursing home and spend time talking with an elderly person.
34. Go bowling.
35. Plant a flower or tree.
36. Go dancing.
37. Ride a bike. Check out local bike trails.
38. Attend a community event.
39. Plan your meals for the week.
40. Organize your important papers.
41. Write in a journal or diary.
42. Go to a garage sale or auction.
43. Go on a picnic in the community.
44. Join a club at school or in town.
45. Go to a local park for a walk.
46. Learn a new skill.
47. Go to the zoo.
48. Make dinner for someone special.
49. Start a scrapbook.
50. Start an exercise program. Call the local YMCA/YWCA.



### Elevate

Elevate is a group of young people who seek to inspire others to new levels of understanding and compassion to the life connection needs of foster care and adoptive teens by sharing their personal stories of hope. There are Elevate Chapters all around the state. If you would like to be involved in this support group the website is [www.elevate2inspire.com](http://www.elevate2inspire.com) or contact CFI-Children & Families of Iowa, 1111 University Avenue, Des Moines, Iowa 50314 and phone 515-288-1981.

### Foster Club

Foster Club is the national network for young people in foster care. Their website is [www.fosterclub.com](http://www.fosterclub.com) Foster Club's mission is to provide encouragement, motivation, information, education and benefits for foster youth.

### Ansell-Casey Life Skills Assessment

The Ansell-Casey Life Skills Assessment is a free-on-line resource at [www.caseylifeskills.org](http://www.caseylifeskills.org). The ACLSA helps you assess your strengths and needs in the following life skill areas: Communication, Daily Living, Work/Study Skills, Home Life, Self Care, Social Relationships, Housing/Money Management, Career Planning, and Work Life. Additional supplements are: Pregnancy, Parents of Infants (birth to 24 months), Parents of Younger Children (ages 2-6 years), American Indian, Education: High School level, Runaway and Homeless Youth and Gay, Lesbian, Bisexual, Transgender and Questioning Youth. Your assessment results will show up instantly and at the e-mail address you entered. A Learning Plan can be made with numerous activities for you to do hands on learning with an adult or on your own to increase your skill level. There are many free resources on the website that may be of interest as you prepare for adulthood.

The Life Skills Learning Cycle includes: taking the life skills assessment, receive your score report, have a conversation with someone you trust about your results, develop a learning plan on the areas you want to learn, build the skills, apply it to your life. You can take the assessment every 90 days or more to see how your scores have improved.

### Aftercare Services

Since so many former foster youth continue to need some type of assistance, a service was started in 2003 to help. The current program is called Iowa Aftercare Services Network (IASN) and is available in all 99 counties of Iowa. A self-sufficiency advocate provides support and services needed for you to be safe and to help you in your own effort in achieving self-sufficiency. Face-to-face contact, connecting you to community resources and developing a self-sufficiency plan are part of what you will receive if you qualify for aftercare. If you turned 18 while in foster care, you maybe eligible for **PAL-Preparation for Adult Living**. To be eligible for the PAL stipend you must have left state-paid foster care on or after your 18<sup>th</sup> birthday and have been in foster care for at least 6 of the previous 12 months, completed high school or a GED, attending college, job training, or work at least 25 hours per week and live in an approved living arrangement other than the parental home.

## SECTION 9

# TRANSPORTATION



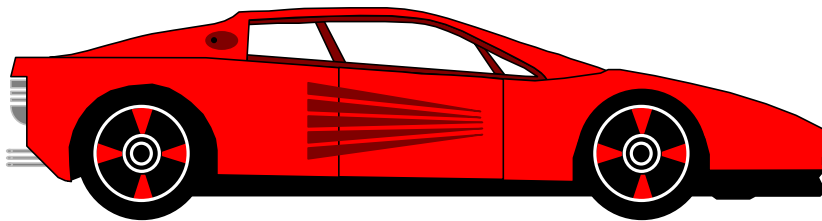
This section will assist you in exploring different types of transportation and includes tips on buying a car.

<p>Owning a Car Buying a car Budgeting to Purchase a Car How to Buy a Used Car Car Insurance Avoiding Auto Accidents Protect Your Car</p>
---



### Owning a Car

Owning a car is a very large responsibility. You must have a valid driver's license and auto insurance to legally drive a car in Iowa. It is the law in Iowa. If your vehicle is ever pulled over, you must show proof of insurance. You need to maintain your car in a safe manner and keep it in good working order. Drinking and driving do NOT mix. Do NOT drink and drive. Also do NOT ride with anyone that has been drinking alcohol or is under the influence of drugs. Some towns that have taxi service offer it for free if you are unable to drive yourself safely.



**Everyone says...**  
**I want to buy a car...**

Why do I need a car? Is it for shopping, getting to work, for pleasure, or for going to school? How many miles will I drive each day? Will I be having passengers? Do I want a compact, midsize, full size, new, used, a small pickup truck, a standard truck, a SUV-sport utility vehicle, or a van?

**Things to Consider**

Here are a few items to consider when thinking about purchasing a car. How important are these to you? Rank them in the order of importance to you.

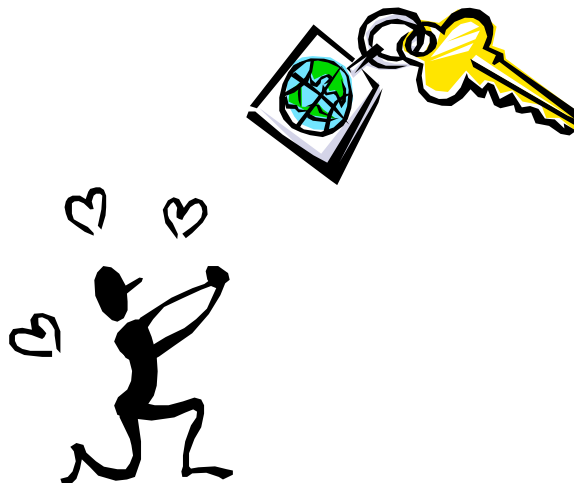
- |   |                                      |
|---|--------------------------------------|
| <input type="checkbox"/> appearance       | <input type="checkbox"/> reliability |
| <input type="checkbox"/> size             | <input type="checkbox"/> stereo      |
| <input type="checkbox"/> miles per gallon | <input type="checkbox"/> color       |
| <input type="checkbox"/> model/make       | <input type="checkbox"/> condition   |
| <input type="checkbox"/> low maintenance  |                                      |

Here are some features to consider and rank them in the order of importance to you:

- |   |  |
|---|--|
| <input type="checkbox"/> paint job        | <input type="checkbox"/> tires               |
| <input type="checkbox"/> four doors       | <input type="checkbox"/> rims                |
| <input type="checkbox"/> two doors        | <input type="checkbox"/> sports package      |
| <input type="checkbox"/> convertible      | <input type="checkbox"/> bucket seats        |
| <input type="checkbox"/> hardtop          | <input type="checkbox"/> bench seats         |
| <input type="checkbox"/> vinyl upholstery | <input type="checkbox"/> radio/CD player     |
| <input type="checkbox"/> cloth upholstery | <input type="checkbox"/> electric door locks |
| <input type="checkbox"/> air conditioning | <input type="checkbox"/> electric windows    |
| <input type="checkbox"/> safety features  | <input type="checkbox"/> cruise control      |
| <input type="checkbox"/> trim             |  |

What is the most important 'under the hood' item to you?

- |  |  |
|--|--|
| <input type="checkbox"/> standard/automatic transmission | <input type="checkbox"/> 6 cylinder engine |
| <input type="checkbox"/> front wheel drive               | <input type="checkbox"/> V8 engine         |
| <input type="checkbox"/> all wheel drive                 | <input type="checkbox"/> towing capability |
| <input type="checkbox"/> 4 wheel drive                   | <input type="checkbox"/> gas or diesel     |
| <input type="checkbox"/> 4 cylinder engine               |  |





**Car Expenses, Repairs, and Maintenance**

Auto registration comes due when you have your birthday. You will have to renew the registration yearly. The bill will go to the address listed on the registration. If you moved, you may miss it. If you have any unpaid parking tickets, you may not be able to register your car until all of them are paid.

Every 3,000 miles, you will need to have an oil change on your car. This can cost about \$25. Tires have to be kept in good condition and they can cost you \$50-100 each. Your car may need a tune up. That probably will be \$150 or more. Once in a while, your brakes will need replaced. That is \$250 or so. A muffler and new exhaust system could run \$200 or more. To have your car towed when it breaks down is \$50 unless you have insurance that covers it. Many things can go wrong with a car, repairs are very costly!

Cars all run on gasoline or diesel and need oil regularly. Gas prices are over \$2.00 per gallon on a regular basis and a quart of oil is about \$2.50 each.

You will need to put a few supplies in your car that could run you around \$50. This would include jumper cables and other supplies, such as oil, belt, antifreeze, transmission fluid, spare tire, jack, etc.



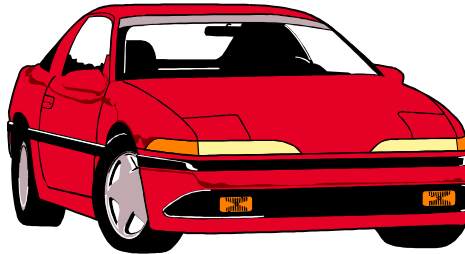
It is good if you know how to change the oil, change a tire, jump-start a car, do minor repairs, check fluid levels, read gauges, check tire pressure, and check the belts/hoses. If you do not know how to do this, it is important to find a trustworthy mechanic. Ask friends and relatives where they take their cars for repairs.

**How to Change A Flat Tire**

1. Pull safely off to the side of the road out of traffic or into a parking lot. Do not drive the car with a flat tire. You could ruin the rim and possibly cause more expensive damage.
2. Put the car in park and put the emergency brake on so the car does not roll.
3. Get the jack, lug wrench, and spare tire out. There may be directions in the glove box or with the tools.
4. Place the jack under the frame and jack it up a little bit, not off the ground.
5. Loosen all lug nuts.
6. Jack up the car so the tire does not touch.
7. Remove all lug nuts and tire.
8. Place spare tire on and start lug nuts.
9. Lower the car so the tire touches and tighten all lug nuts.
10. Remove jack.
11. Put the flat tire, jack, and lug wrench away.
12. Go have the flat tire repaired or replaced.

**Budgeting to Purchase a Car**

How will you pay for your vehicle? You may be ready to buy right away. Or, you may have to save awhile. Whatever you do, it will be easier to wait (and easier to make the final purchase!) if you are working on a plan with your eyes wide open to the reality and responsibility of owning your first car.

**The Budget**

My monthly income is \$\_\_\_\_\_

The most my budget will allow for the following things is:

car payments	\$ _____
car repairs	\$ _____
gas and oil	\$ _____
registration	\$ _____
taxes	\$ _____
insurance	\$ _____
Total	\$ _____

**The Plan**

☐ I plan to pay for my vehicle all at once.

☐ I plan to finance my vehicle through:

- ☐ a bank
- ☐ a car dealer
- ☐ a credit union
- ☐ a finance company
- ☐ a savings & loan
- ☐ a friend
- ☐ a family member

☐ I have discussed co-signing and have a co-buyer to sign for me. He/she is: \_\_\_\_\_.

The amount I want to save for a down payment is \$\_\_\_\_\_.

I can reach this goal and purchase a car by: \_\_\_\_\_.

(date)

### How to Buy A Used Car

Most people look at buying a used car as an unpleasant experience. It can be difficult to find the vehicle you want as well as negotiate a price. There is always the concern that while you can save a lot of money by buying a used car, you could also be buying someone else's "lemon".

There are a lot of things to consider when looking for a car. You have to decide where to buy your vehicle: Will it be a new car dealer, a used car lot, a private party or another location? You must find out what the going price is for the car. You can do this by calling a bank and asking for the "blue book" price on the make, model, and year of the car you want to buy. Blue book is online at [www.kbb.com](http://www.kbb.com). You should have the car inspected by a reputable mechanic.

The following four topics will help you negotiate your way through the buying process.

- Where to buy used cars and trucks
- How to negotiate your price when buying a used car or truck
- Key suggestions on how to inspect and evaluate a used vehicle
- Information on your rights as a used car buyer

### Where to Buy Used Cars and Trucks

There are lots of places to buy used vehicles. Of the 19.5 million used cars, vans and trucks that will be sold in the US and Canada this year, about 7 million will be sold by new car dealers (sometimes called "franchised" dealers, because they have a new car franchise from a manufacturer). Another 2 million will move through independent used car lots. The largest number, 8 million, will be sold by private parties. The rest will be sold directly by rental car companies or through government auctions.

#### New Car Dealers

This is usually the most expensive option. New car dealers make a large portion of their profits from used vehicle sales. And when high sticker prices of new cars depress sales, their determination to wring as much profit as possible out of used cars, vans and trucks is all the stronger. But, on the other hand, new car dealers have large selections. And if you buy a car in which they have expertise, you can take advantage of their service department.

This can be important if the dealer gives you any kind of warranty. If you buy a car that the dealer does not sell as a new car, you may be relying on a service department that does not know your vehicle. Also, dealers are businesses. Unlike a private party who may sell one used car every five years, dealers have to consider their reputation in the community. If they displease too many people, they will lose business.

Finally, federal and state laws regulate dealers. While this does not assure your satisfaction, regulations give you and the dealers a set of rules for playing the game. For example, dealers have to ensure that the vehicles they sell meet all basic state and federal requirements. That means the brakes, lights and emissions systems work.

Also the Federal Trade Commission (FTC) requires that all new or used car dealers in the US display the "Buyers Guide" sticker on its window. The advantage of this is that it makes the dealer put the main points of the deal (except the price) in writing. In particular, the sticker tells you what the warranties made by the dealer are. If the "AS IS" box is checked, that means the dealer offers no warranty. In other words, unless you can prove the dealer absolutely lied to you (like tampering with the odometer or misrepresenting the age of the vehicle) you may have little recourse. Do not confuse this with the stickers some dealers put in the window that describe the vehicle and show equipment and asking price. Those are window dressing used to make the dealer's asking price seem firm and less open to negotiation.

### **Used Car Lots**

Like new car dealers, used car dealers (independent dealers not affiliated with a manufacturer) have to ensure the vehicles they sell meet minimum federal and state requirements. They have to use the Buyer's Guide sticker. And they are subject to Iowa laws. Also they do not have the overhead of a new car dealer and generally operate on thinner profit margins. That means you can often get a better deal from an independent dealer.

There are two downsides: First, low overhead means they usually do not have service or repair facilities or any expertise in a make or model. You are on your own for finding someone to work on the car. Second, the quality of the vehicle may be lower. A lot of hard-driven clunkers end up on these lots. An inspection by an independent mechanic is essential.

It is recommended to buy from dealers who have been in your community for two years or more, preferably at the same location. Watch out for fly-by-night operators in this business. If you know a local mechanic whom you trust to work on the car after you buy it, a used car lot can offer you a good deal.

### **Private Party Sales**

This is where many people get their used cars. Newspapers, auto trader magazines and even cable TV are full of ads for cars, vans and trucks that are for sale by individuals.

It is a good idea to ensure that you are really dealing with a private individual and not a dealer. Ask if the seller is a dealer. If he is a dealer and the ad did not disclose that he is a dealer, move on. This is not someone we would trust. Remember you are not getting any guarantee. In the absence of outright fraud, you have nearly no recourse against a private party.

It may be safest to buy from someone you know, especially if you know that they had few problems with the car and took care of it properly. However, a drawback of any business deal made between friends is that if there is a problem with the deal then the friendship can be jeopardized. If you don't know the person, take a look at their house and how they dress. If the outside of their house is a mess and they are not clean in their personal habits, it is unlikely that they took proper care of the vehicle.

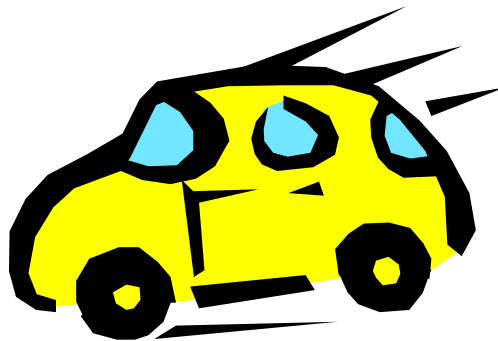
When you have finally negotiated a price and are picking up your vehicle from a private seller, you will need a written bill of sale. Be sure the vehicle is properly described with its vehicle identification number (VIN). Also, be sure you have a clear title with no legal liens from banks or other parties. You will also have to pay 5% tax on the sale price when you go to register your vehicle. If you paid \$1,000.00 for your car, you would owe \$50.00.

### **Other sources**

Rental car companies sell most of their cars back to manufacturers who then sell them at auction or to their own dealers. But the rental fleets are also available directly from the rental companies. Look in your area yellow pages to find locations and check availability. Our advice is to approach them as you would a new car dealer. The cars have generally been well cared for and many have low mileage. Many also have warranties that have not expired.

There are a growing number of auctions targeted at consumers. You can get a good price, but not if the vehicle is in demand on that day. Do not assume that just because you can buy it at an auction that the price is good. A problem with any auction is that you may not get a good chance for a thorough inspection or test drive. Also, you may not have the chance to get out of a deal if the car is a lemon or is not what you thought it was. Be sure you understand what your rights are before you make an offer. As a result, we do not recommend buying at auction unless you personally can evaluate a car and you can buy it at wholesale.

Government auctions are held around the country as the federal government renews its Interagency Motor Pool. They are usually driven for six years or 60,000 miles, whichever comes first. Maintenance records are available at government auctions, the vehicles can be inspected on site and the engines can be started. Unfortunately, the vehicles cannot be driven, which is a major downside in our opinion. Contact the US General Services Administration in the US government section of the phone book.



### How to Negotiate a Price when Buying a Used Car

A good place to start is the annual auto issue of *Consumer Reports*, available in most libraries. Check their frequency-of-repair data to determine how reliable a car has been. Remember that even if a vehicle has good overall reliability you can still get stuck with a problem car. You need to have any used vehicle inspected before you buy.

Next, consult a value or "blue" book to determine what to pay or what to sell your car for. When pricing a car, be prepared to negotiate with the seller. Dealers are masters at the game of negotiating. Your best weapon is preparation.

### Auto Vocabulary

**Wholesale** -- The price a seller should expect to receive from a dealer in a sale or trade. It assumes that the vehicle is in good mechanical condition, clean and well maintained. Any reconditioning or repair costs should be deducted.

**Retail** -- The price a buyer should expect to pay a dealer. It also assumes that the car is in good mechanical condition and is clean. Any reconditioning or repair costs should be deducted. Keep in mind dealers usually ask for more than they will take.

**Private sale** -- A sale between two private individuals. No dealer is involved. If buying from a private party, you should pay less than retail.

**Standard Equipment and Options** -- Standard and optional equipment pricing is one of the most important parts of buying or selling a used car. Many consumers pay extra for "options" that are actually part of a vehicle's standard equipment. These are things that are considered standard equipment:

- automatic transmission
- air conditioning
- power brakes
- power steering
- am-fm stereo

You must adjust the price if this equipment is not present on the vehicle or if other options are on the vehicle. The dollar amounts to be added or deducted are listed with each vehicle. There are differences in how standard equipment and options are treated for cars and vans, pickups and sport utilities. For cars, if equipment is not listed in the Add or Deduct sections of each model it is either standard or does not affect its value. When pricing cars, do not add or deduct for equipment that is not listed with the model. For vans, pickups and sport utility vehicles, you must consult the truck equipment table to price equipment or accessories not shown with the model if those items are present on the vehicle.

**Condition** -- All prices assume that the vehicle is "clean" and in good mechanical condition. For vehicles not up to this standard, reconditioning or repair costs should be deducted. Vehicles in superior condition usually command a premium, typically from 5-10%.

**Availability** -- Refers to supply and demand. If particularly "hot" and in great demand with a limited supply, you can expect to pay a premium for the vehicle. Local classifieds can give you a feel for availability of a model.

Also check *Automotive News* in your local library. They publish new car inventories and dealer rebates on new cars. You may not think this would impact used car prices, but if the new car version of the used model you are considering has a large dealer inventory or big rebate, late model used car prices may be temporarily pushed down.

**Mileage Adjustments** -- Autosite's Book Value Report calculates and adds or deducts for mileage. Adjustments to the value can not be more than 50 percent of the vehicles wholesale cost, regardless of mileage.

**Regional Differences** -- The prices in this data are national. There are occasionally some regional differences. However, they represent 2 to 3 percent of the price at most. Sellers may try to claim regional variances to inflate prices beyond reasonable levels.

**Warranties** -- The used vehicle may have a warranty that can be transferred to you. You will need to sign a warranty transfer.

Extended warranties will most likely be offered by a dealer, but at a price. You may be able to use an extended warranty as a bargaining chip. You may be able to get a lower price on the vehicle if you pay for the extended warranty. Or you may get the warranty added to the deal at no additional cost.

**Dealer Books** -- Dealers and other sellers will try to get the most out of you, whether buying or selling. When you visit a dealer, they may have a number of dealer price guides that they will use to justify a price. In general, dealer guides tend to have high retail prices with large markups over wholesale prices. They usually represent the price that a dealer starts out at when negotiating. They will almost always take less than the dealer book retail price or their original asking price. Remember that in pricing a car, as in all parts of the buying process, your instincts are your best guide. If there is anything that doesn't feel right about the deal -- walk away.

**Negotiating** -- After you have done your homework and arrived at what you think is a fair price, do not be afraid to stand your ground. Dealers do this for a living and, no matter what they may say, will not be insulted by a buyer who haggles.

A final point in pricing is to make any agreement subject to a professional inspection by a mechanic or diagnostic service. That way, any repairs should be deducted from the price or fixed at no charge to you.



**Suggestions on How to Evaluate a Used Car**

You should have any used vehicle inspected by a qualified mechanic before buying. Before you spend the money on a mechanic, however, here are some things you can check out on your own that may help you spot a clunker that isn't worth pursuing.

<b>INSPECTION CHECKLIST</b>		
<b>Test</b>	<b>Symptom</b>	<b>What it could mean</b>
Exterior/Body	Rippling or "orange peel". Look for rust or mismatched paint.	Poor paint job. Previous accident if a late-model car. Expensive body repairs.
Transmission	Fluid is dark and foul smelling. Automatic does not shift smoothly. Manual clutch engages only at top of range and makes grinding sounds.	Transmission may need replacement. Car may not have been well maintained. May need major transmission work. It also could mean only a simple band adjustment.
Engine	Blue smoke. Heavy white smoke from exhaust. Oil leaks under car.	Excess oil consumption. Coolant is leaking into engine. Could be a faulty head gasket. Anything from a simple gasket or seal to a larger problem.
Suspension	Bounces more than 2 times after pushing down on a corner.	Worn struts or shocks.
Steering	Pulls to one side under braking at higher speed.	May need alignment. May have been in an accident.
Brakes	Too much play, feels squishy. Vibrates or shudders when braking at higher speeds.	Could need to have brake system work. Rotors may need replacing.

After you have performed these tests, you will have a good idea of whether the vehicle is worth considering. If a number of problems appear, especially problems with the engine or transmission that can be expensive to repair, you probably want to walk away. If it seems to have few or no problems, the next step is to negotiate a price. Use all the tools that are at your disposal.

Finally, make sure the deal is subject to a professional inspection. In other words, make sure that if your mechanic or diagnostic service finds a problem, you can either deduct the cost of the repair from the agreed price or, if the seller is a dealer, have the problem fixed at no cost to you.

**Your Mechanic's Inspection**

If you have a mechanic you trust, he/she is probably the best choice for inspecting the vehicle. The mechanic should not be affiliated with the dealer or seller because you want to be sure of independence. If you do not have a mechanic, you can contact the American Automobile Association AAA who can recommend a mechanic. Be sure to get a written estimate of repair costs from the mechanic or diagnostic center. Then go back to the dealer or seller and use it to get a lower price or a free repair.



**Further Information on Buying a Used Vehicle****Financing a Used Car**

Just as with new cars, you can finance the purchase of a used car. There are some differences to be aware of. First, you should shop around for the best deal from banks, credit unions or other finance companies as well as the dealer. Compare interest rates and terms. In general, interest rates for used cars are higher than for new cars. Avoid high-interest rate "tote the note" used car lots that deal with buyers with bad credit. In addition to high interest rates, these operators frequently charge much more than the car is worth.

**Used Car Leases**

There are some lease programs available for used cars, generally from dealers. Be sure to ask for the capitalization cost. It should include all fees and related charges plus the agreed price of the vehicle. Check also for loosely defined "wear and tear" clauses, residence restrictions and excess mileage charges. If you drive fewer than 12,000 miles a year, you may be able to get a better lease deal.

In general, leasing a used car is **not** recommended. After all, a major benefit to leasing a new car is that the warranty period is as long as the lease terms. That means any defects will be covered. With a used car, the warranty (even an extended warranty) may expire before the lease is completed. An exception to this rule could be manufacturer-sponsored leases on late model luxury cars.

**Insurance**

The rules for insuring a used car are the same as for a new vehicle. If you have any questions on your state's laws, you can get the number of your state's insurance commissioner. If the vehicle is older and does not have much value, you may want to ask your insurance agent about purchasing liability insurance in order to save money on your insurance bills. In Iowa, you must carry proof of insurance with your vehicle.

**Title and Registration**

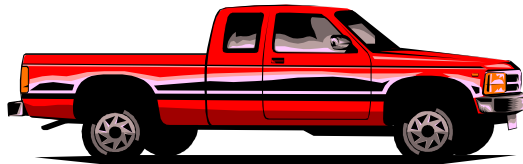
In virtually all states, you need to acquire an unencumbered, free and clear title to the vehicle. The car must be registered with the state. You will either need to go to the county administration office or to the Court house. In Iowa, you will need proof of insurance with you while driving. Check the state consumer information and protection agencies listing in the site for the telephone numbers of offices you can call for information regarding your state's rules. Your insurance agent is probably a good source of this information as well.

**State Inspection**

Each state has different laws for safety inspection. Check the state consumer information listing in this site to get the right phone number to call in your state. Your insurance agent also may know the law in your state.

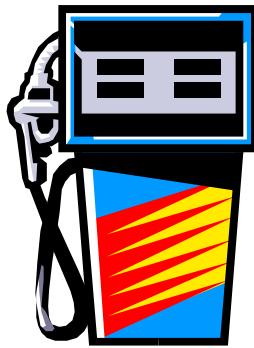
**If You Feel You Have Been Misled**

The state consumer information and protection agencies can help you to file complaints against dealers if you feel you have been improperly treated. You can also ask for general information on your rights in the event that you want to get your money back. Your case is strongest if you can show written proof of misrepresentation by the dealer. Without written proof it may be difficult, although not impossible, to make your case. The state consumer protection agencies are best in handling problems with dealers. If your problem is with a private party they may not be able to help. If you purchased from a private party, you may wish to consider legal action. You can go to [www.lemonlawamerica.com](http://www.lemonlawamerica.com) to get information on defective motor vehicles.



### Taking Care of a Car

- keep tires inflated to pressure suggested in manual; check when tires are cool
- keep wheels aligned
- follow all manual instructions and stay close to suggested schedules for maintenance including air and oil filter changes
- check tension on fan belt
- keep battery filled with water. Wash terminals with baking soda and water using rubber gloves and brush
- fill with antifreeze for summer and winter
- keep exterior clean and protected, washing salt off under body regularly
- keep interior clean by vacuuming and cleaning windows regularly



### Driving Tips to Save Gas

- Accelerate and brake smoothly. Don't dart in and out of traffic.
- Accelerate a bit before starting up a hill. Release gas pedal at top of hill to allow gravity to help.
- Drive at a steady speed.
- Avoid extra weight in car.
- Coast to stop if light is red. Don't use breaks unless necessary.
- Change your oil on schedule.
- Change your air filter.
- Make sure your tires are at the correct air pressure.
- Drive only when necessary. Plan ahead to car pool, consolidate trips, walk or bicycle.
- Use air-conditioning only when necessary.

**Car Insurance**

If you have a car, you must purchase car insurance. The cost of car insurance can vary greatly. Be sure to call and compare several companies' quotes before choosing a company. A quote is the price with a description of the coverage a company will offer you.

These are some areas insurance companies look at:

**AGE** - Young men, especially those under 25, are more likely, according to statistics, to be involved in wrecks, and therefore, tend to pay more for auto insurance.

**CAR MODEL** - A sports car or a foreign car cost more to insure.

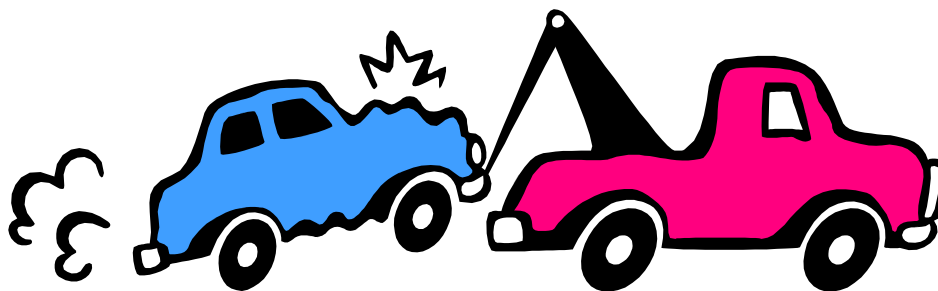
**YEAR OF CAR** - It costs more to replace a new car than an older model, so insurers charge more for the insurance.

**NON-SMOKERS** – If you don't smoke your rates will tend to be less.

**STUDENTS WITH A B GRADE AVERAGE OR BETTER** – Insurance companies tend to reduce the cost of auto insurance if you are a good student. If you have a "B" average or above, ask for the "good student" rate.

**COMPLETING DRIVERS' EDUCATION** – If you have completed driver's education classes you will get a reduction in your insurance costs.

**AVOID CAR ACCIDENTS** – When you get into an accident usually your car insurance costs increases.





### Tips to Avoiding Car Accidents

It's a fact that teenagers get into a lot more accidents than adults do. The reason for that is simple: teenagers have less driving experience, so it is easier for them to get caught by simple mistakes that adults have already learned to avoid. Here are some driving tips that you can follow to help avoid unnecessary accidents.

1. Check for cars twice before pulling into an intersection at a stop sign.
2. Look behind you before backing out of a parking place.
3. Watch for cars rushing through intersections at the end of a red light.
4. Look both left and right when making a right-hand turn.
5. Watch for cars that are pulling trailers. If you are at an intersection watching for oncoming cars so that you can either cross traffic or make a turn, make sure you check to see if the oncoming car is pulling a trailer. Accidents have occurred when people attempt to cross or make a turn after a car passes failing to notice they are pulling a low trailer.
6. When switching lanes on a highway, always turn your head and physically check for a clear lane; don't just rely on your rear-view mirror. There is a blind spot in your mirrors, and a car may be driving in that blind spot. If you don't physically turn your head, you will never see the car when you switch lanes. Be very careful when you are close to semi-trucks, which have bigger blind spots. It is not a good idea to pass a semi on the right hand side, as it is very likely that the driver cannot see you. A rule of thumb is if you cannot see the semi-truck's mirrors, the truck driver cannot see you. Even if you can see the mirrors he still may not see you. Unfortunately, if the truck driver makes a mistake, you are the one who will likely get hurt, even if you have the right-of-way.
7. When driving in town, watch for kids. If you are in a neighborhood with cars parked along the street, watch carefully for kids, dogs, cats, etc. They have a bad habit of popping out from between cars suddenly.
8. Pay attention to motorcycles. They are not as easy to see due to their size.
9. Always maintain a safe distance between you and the cars ahead of you on the road. No matter how good of a driver you may be, it still takes a certain amount of time to stop your vehicle.
10. Never drink alcohol and drive! Never get into a vehicle when the driver has been drinking alcohol or using drugs.
11. Watch for deer, as they can run out in front of you very quickly. You can honk your horn if you see they are looking to cross the road in front of you. Generally they turn and run away from the noise.
12. Don't put on make-up, talk on a cellular phone, eat or read a map or newspaper while driving. All of these things can distract you and could cause an accident.



### 10 Easy Ways to Protect Your Car from Being Stolen

A professional car thief can break into your car and drive away in less than two minutes. Even amateur joy riders have little difficulty. Although no one is 100% safe from car theft happening to them, there are precautions you can take to reduce the chances of it happening to you.

Here is a list of ten ways to help keep your car safe from thieves. Although some of these may seem elementary, sometimes a simple reminder can protect your car.

1. Don't leave your keys in your car. Too many people leave their keys in the ignition after parking. Even if you are in your own driveway, always remove your keys and shut off the engine and remove keys.
2. Roll up your windows and lock all doors.
3. Think about where you are parking. A best bet, when possible, is a locked or patrolled area. Other smart spots are in busy, well-lit areas or in front of a building. Stay away from dark areas or areas with places where thieves could hide.
4. Keep valuables in your trunk or out of sight. Items such as wallets, purses and stereos left out in the open are most tempting to thieves. What you cannot take with you should be locked in the trunk or glove box.
5. Protect your keys. You should never keep identification on your key ring. When you must give your keys to someone else, such as a parking attendant or body shop mechanic, only give them the ignition key.
6. Activate the alarm. If your car is equipped with an alarm, make sure you turn it on every time you leave your car, even if you are parked in your driveway.
7. Use anti-theft devices. There are many devices on the market now that increase the time it takes to steal a car, as well as making it more difficult. Several options are steering wheel locks, hood locks, ignition cutoff switches and stolen vehicle recovery systems/tracking devices.
8. Leave behind identification. The VIN number, found on a metal plate on the dashboard, should be etched on windows and written under the hood. Dropping your business card into window and door panels or under the floor mats is also a smart idea. This information may help police identify a stolen vehicle or parts at a later date.
9. Discourage towing. By turning the steering wheel sharply to one side and applying the emergency brake, you make it very difficult for thieves to illegally tow your car away.
10. Do not leave the title and registration in the car; keep it in the safe place. Thieves can use these documents to sell your car. And you will need this information when filling out a police report.

## SECTION 10

# Miscellaneous



This section is reserved for personal mementos, awards, photographs, and any other personal information that you would like to keep organized and handy. Photographs are an important tool in documenting your personal history. Ask family members and foster care providers for copies of photos from school, friends, events and special occasions. You can get a disposable camera or an inexpensive digital camera to document your life.

Significant Life Events Chart
Values List
Attitudes
What's Important to Me?
Decision Making Skills
Problem/Complaint Form
Photos

## SECTION 10

Misc.

## Significant Life Events

Each of us has events that have occurred in our lives that have significantly affected us. Use this page as a log to write about events in your life. You can write as much or as little as you want – it's up to you!

[illegible]

*It's not about where you've been...it's about where you're going!*



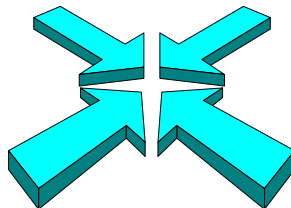
**Values**

It is important to know what you value as these are the guiding principles in our lives. The more you become aware of and define your values, the more likely you are to make choices, today and in your future, based on what's important to you. Circle the values that you believe in. Have you always been aware of them? Have you been true to them? Did you ever put your values aside because someone else's values seemed to be more fun? If so, what was the outcome?

Honesty	I will be an honest person.
Respect	I am respectful of others.
Responsibility	I take responsibility for what I am supposed to do.
Self-Control	I will control my action and words.
Hard Work	I take pride in being a hard worker.
Self-Respect	I respect myself.
Concern for Others	I will show concern for all other people.
Tolerance	I am tolerant of differences in others.
Cooperation	I will cooperate with those around me.
Fairness	I show fairness to those with whom I come in contact.
Forgiveness	I can forgive those who do me wrong.
Courage	I will be brave in facing life's challenges.
Self-Knowledge	I will pursue knowledge of myself.
Other	_____.

**ATTITUDE****Additional Questions to Ask Yourself**

1. What do I want? \_\_\_\_\_  
\_\_\_\_\_
2. What am I doing to get what I want? \_\_\_\_\_  
\_\_\_\_\_
3. Is my behavior getting me what I want? \_\_\_\_\_  
\_\_\_\_\_



*“We only lose our way when we lose our aim.”* – Francois Fenelon

**What's Important to Me?**

*Finish each sentence below and see if you learn something new about yourself!*

**One thing I admire about myself is...**\_\_\_\_\_

**I get really angry when people...**\_\_\_\_\_

**I enjoy it when my friends...**\_\_\_\_\_

**When I'm 21, I will...**\_\_\_\_\_

**I appreciate adults who...**\_\_\_\_\_

**The person I admire most is...**\_\_\_\_\_

**If I had a million dollars, I would...**\_\_\_\_\_

**A good friend is someone who...**\_\_\_\_\_

**If I could have any job in the world, I'd...**\_\_\_\_\_

**On Saturday, I like to...**\_\_\_\_\_

**If I could change one thing in the world, I would...**\_\_\_\_\_

**One thing that is really important to me is...**\_\_\_\_\_

*What did you discover about the importance of friends, adults, and a job? What helps you feel happy, sad, angry or proud? How do you see yourself?*



**Decision Making Skills**

*The process below should assist you as you try to make a decision. Give it a try!*

**STEP 1: What is the problem? (Be specific!)**

---

---

**STEP 2: What are your choices?**

1. 

---

2. 

---

3. 

---

4. 

---

**STEP 3: Examine and compare the choices:**

**GOOD POINTS**

**BAD POINTS**

1. 

---

2. 

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3. 

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4. 

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**STEP 4: Make a choice:**

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**STEP 5: Set a goal or action plan (What do you do now?):**

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*“Not to decide...is to decide”*

## Problem/Complaint Form

Complete this form to ask for help in resolving a problem or complaint.

To: \_\_\_\_\_

Date: \_\_\_\_\_

My name: \_\_\_\_\_

My address: \_\_\_\_\_

My phone: \_\_\_\_\_

My caseworker (DHS or JCS): \_\_\_\_\_

### This is my problem/complaint:

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### This is how I would rate my problem:

- |  |  |
|--|--|
| <input type="checkbox"/> Urgent (I fear for myself or someone else's life)                 | <input type="checkbox"/> Important                                   |
| <input type="checkbox"/> Very Important (This requires attention within the next 72 hours) | <input type="checkbox"/> Get to it when you have some available time |
| <input type="checkbox"/> Just a suggestion, something I want recorded in my case file      |  |

### How to reach me: I would prefer that you contact me in the following way (check all that apply)

- |   |  |
|---|--|
| <input type="checkbox"/> Call me at home  | <input type="checkbox"/> Come to my school _____ |
| <input type="checkbox"/> Come to my house | <input type="checkbox"/> Write me back           |
| <input type="checkbox"/> Other: _____     |  |

**Confidentiality** It is important to me that this problem not be discussed with:

---

### Check any of the following that apply:

- ☐ Please refer me to someone to help me deal with this problem
- ☐ I am feeling so depressed that I have had thoughts of suicide
- ☐ This problem is so bad that I have thought of running away or dropping out of school
- ☐ I feel that I am in danger or that this problem is affecting my health

**Delivery of this form:** Check the list below to indicate who you have delivered this form to and who you wish a copy of it to be delivered to.

- |  |  |
|--|--|
| <input type="checkbox"/> Foster care caseworker                  | <input type="checkbox"/> Foster parent/provider    |
| <input type="checkbox"/> Caseworker                              | <input type="checkbox"/> Caseworker's Supervisor   |
| <input type="checkbox"/> Attorney                                | <input type="checkbox"/> Guardian Ad Litem – GAL   |
| <input type="checkbox"/> Counselor or therapist                  | <input type="checkbox"/> Psychiatrist/psychologist |
| <input type="checkbox"/> CASA – Court Appointed Special Advocate | <input type="checkbox"/> Juvenile Court Judge      |
| <input type="checkbox"/> Teacher _____                           | <input type="checkbox"/> Other _____               |

**Signature** I promise that the information I have provided on this form is true to the best of my knowledge.

Signed \_\_\_\_\_

Date \_\_\_\_\_

# ***ACKNOWLEDGMENTS***

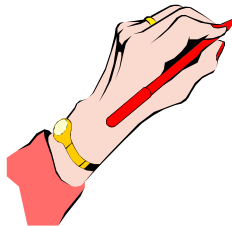
## *About the Artists*

The Transition Planning Specialists requested artwork from foster teens and former foster teens in a Cover Design Contest for TIP in 2000. The cover design was awarded to Jake Galles, who was in foster family care in Zearing, Iowa. Jake graduated from the University of Northern Iowa in Cedar Falls. Jake believes “you should excel in whatever you are good at”. A second art design was selected to be used on the Table of Contents page of TIP. This was awarded to Jackie Hammers-Crowell, who was in foster family care in Council Bluffs. Jackie graduated from the University of Iowa in Iowa City.



## *About the Editors*

Numerous people associated with the foster care system reviewed TIP and offered input towards this final product. Their suggestions have lead to the development of a quality tool for youth to utilize as they age out of foster care.



## *About the Authors*

The Iowa Department of Human Services Transition Planning Specialists worked cooperatively to make TIP possible.

## “TIP” Checklist for Self Sufficiency

**Youth's Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

Review the following list of items to see how prepared you are to transition to adulthood. Listed after each question are the reference pages, which can assist you in accomplishing that particular task. For any items that were checked “No”, please address the need and be sure to record the date when the task is completed.

***Do I:***

Yes No			TIP reference page(s)	If No, date achieved
1.	___	have a list of important phone numbers?	6, 7	_____
2.	___	have a certified birth certificate?	8, 11, 14-15	_____
3.	___	have a social security card?	8, 16-18	_____
4.	___	have a photo identification, driver's permit or license?	9, 12-13	_____
5.	___	have the information needed to attend a vocational program, a community college, or a university?	21-35	_____
6.	___	have a resume or a fact sheet with information needed to complete job applications?	48-54	_____
7.	___	have the skills to be successful in job interviews?	59-70	_____
8.	___	know how to read a paycheck stub?	74	_____
9.	___	know how to complete a W-4 form and file taxes?	74	_____
10.	___	know how to open a savings or checking account?	81-82	_____
11.	___	know how to write a check or obtain a money order?	85-89	_____
12.	___	have a planned budget for spending and saving?	99-102	_____
13.	___	have a realistic idea of how much it costs to live successfully on my own?	102-103	_____
14.	___	know how to find and what to look for when seeking affordable safe housing?	104-109	_____
15.	___	understand a lease or rental agreement?	107-108	_____
16.	___	know what to look for in a potential roommate?	111-114	_____
17.	___	have a list of items needed to live on my own?	116	_____
18.	___	demonstrate smart shopping skills? i.e. uses coupons, comparison shops, shops at discount stores, used clothing and furniture stores, & buys generic items	124, 132, 138	_____
19.	___	know the basics of preparing healthy meals?	134-137	_____
20.	___	have a copy of my medical history?	158-165	_____
21.	___	have a healthy lifestyle and understand pregnancy prevention?	168	_____
22.	___	know that I may be eligible for a state medical program after leaving foster care and where to get it?	169	_____
23.	___	know how to use the phone book and know what community resources are available?	172	_____
24.	___	involved in any community activity or belong to a local recreation center?	178-181	_____
25.	___	know what to look for when buying a car?	184-186	_____
26.	___	know how to contact my Transition Planning Specialist?	207	_____

## Transition Planning Specialists

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